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ONE HUNDRED AND THIRTY-SEVENTH SESSION

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ANNUAL REPORT

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OF THE

SUPERINTENDENT OF BANKS

OF THE

STATE OF NEW YORK

TRANSMITTED TO THE LEGISLATURE JANUARY 7, 1914

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STATE OF NEW YORK

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IN ASSEMBLY

JANUARY 7, 1914.

ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS.

STATE OF NEW YORK:

BANKING DEPARTMENT,

ALBANY, *December* 31, 1913.

To the Honorable, the Speaker of the Assembly:

SIR.— I have the honor to submit to the Legislature, in accordance with the provisions of chapter 10 of the Laws of 1909, the annual report of this Department relative to incorporated banks and individual bankers for the fiscal year ended September 30, 1913.

Very respectfully, your obedient servant,

GEO. C. VAN TUYL, JR.,

Superintendent of Banks.

321925

REPORT

To the Legislature:

No more important or necessary work has been undertaken since the creation of the State Banking Department than that of revising the Banking Law, progress upon which it is the pleasure of the Superintendent of Banks to report at this time. Repeated recommendations in reports of former years led to the enactment during the last legislative session of chapter 705 of the Laws of 1913, which gave the Superintendent of Banks the appointment of a commission to undertake this work. The Superintendent of Banks indicated only a year ago that a great opportunity was presenting itself to improve the banking system of the State, and that there was every reason why New York should take advantage of it and formulate a banking code which should be a model for other states and countries.

Following upon the enactment of chapter 705 the Superintendent of Banks appointed a revision commission and from the many laudatory comments which followed the announcement of the names of the men selected to serve it is assumed that the public expects this commission to submit a report to the Legislature in February which will embody a banking system that will be wellnigh perfect. It is not now possible to forecast the final results of the commission's diligent labors, but so much excellent work has been accomplished already that the Superintendent of Banks wishes to give public expression to his great obligation to the commissioners for their patriotic and unselfish endeavors to better banking laws and conditions. The State is to be congratulated on the efficient personnel of the commission. Busy men of affairs and of the very highest standing in the community have given generously of their time and have loyally supported the Department in its endeavors to improve the law.

The following were the commissioners named to revise the law: A. Barton Hepburn, Charles L. Bernheimer, Louis Goldstein, John H. Gregory, Frank E. Howe, Joseph French Johnson, Her-

bert H. Lehman, Randall J. Le Boeuf, Elliott C. McDougal, Edwin P. Maynard, Charles A. Miller, Frank M. Patterson, John Harsen Rhoades, Leopold Stern, Jeremiah T. Mahoney.

The following were named counsel to the commission: George W. Morgan, John DeWitt Warner, George I. Skinner, First Deputy Superintendent of Banks.

The bill empowering the Superintendent of Banks to create the commission to revise the Banking Law was drawn to comply with a recommendation made by the State Committee of Inquiry in its report to the Governor, in which it was stated that " in order that the State of New York may have a clear, concise and comprehensive banking law adapted to present conditions of finance, we recommend that the Superintendent of Banks be authorized to appoint a commission of five or more persons having a technical knowledge of banking law and a practical knowledge of present banking methods to revise the banking laws and submit to the next Legislature a complete and comprehensive statute which will eliminate the abuses that have existed in the past and prevent any recurrence of such conditions as led to the failure of the Union Bank of Brooklyn and other institutions. While the commissioners themselves should serve without pay, we recommend that the sum of $50,000 be appropriated for the purpose of paying the expenses of such commission and the employment of expert assistants. If this recommendation is adopted, we believe that the Banking Law of the State of New York will hereafter serve as a model, not only for the future laws of other states, but to some extent for the National Government."

During the work of the revision commission wise consideration has been given before deciding upon changes in the law that were thought necessary, in order that this State should continue to recognize the integrity of the present banking system and conserve all in the former banking code that was important and helpful.

Because the findings to be submitted to the Legislature in February by this Commission will embody such banking legislation as is deemed necessary at this time, the customary recommendations by the Superintendent of Banks to the Legislature will not appear in this report.

FAIRLY PROSPEROUS YEAR.

Financial institutions had a fairly active and prosperous year. Business of the banks was profitable, as was shown by their reports to the Superintendent of Banks. Total dividends paid to shareholders of banks during the year ending September 30, 1913, were $4,065,065, which was 4.726 per cent. on the combined capital and surplus. This compares with $3,834,220, or a little more than 4½ per cent. paid in 1912. There was an increase in aggregate surplus of the banks on market value, and including all undivided profits, of $1,740,451. For the year 1912 the increase in surplus and undivided profits was $768,560.

CONDITION OF STATE BANKS.

Eight new State banks were authorized by the Superintendent of Banks during the year and the career of three such institutions ended. One of the latter, the Bank of Northport, was merged into the Northport Trust Company. The business of the Albany County Bank, of Albany, was taken over by the New York State National Bank, and the Woodhaven Bank, of Woodhaven, was closed by the Department. In comparing conditions with the previous year, therefore, it is to be remembered that five more banks reported to the Superintendent as to their condition on September 9, 1913, than filed reports in 1912. The aggregate gain in resources during the year was $2,300,842, while deposits decreased $1,645,472. Loans showed a gradual increase for each quarter of 1912, and the gain for the year was $13,854,975. Cash holdings were $4,244,261 more at the closing period in 1913 than in 1912. The aggregate stock and bond investments were diminished during the year by $3,926,904, and there is noted a growing tendency on the part of the banks to substitute commercial paper in the place of purchases of securities to be held as a secondary reserve of the institutions.

Consequent upon the authorization of the additional State banks during the year, bringing the total number to 196, there was an increase in the aggregate capital stock of the institutions of $1,605,000, and in the surplus and undivided profits on market value of $1,740,451. The ratio of surplus to capital of the banks on September 9, 1913, was 1.56 as compared with 1.59 in 1912 and 1.55 in 1911.

The statement showing the condition of the State banks of deposit and discount at the close of business September 9, 1913, in comparison with their condition on the like date in 1912, is as follows:

ASSETS.	1913.	1912.
Stocks and bonds, viz.:		
Public securities, market value	$14,136,201	$14,360,152
Other securities, market value	50,446,723	54,149,676
Real estate owned	17,694,481	17,244,984
Mortgages owned	8,806,706	9,048,821
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,219,637	11,324,971
Loans and discounts secured by other collateral	126,398,669	123,570,785
Loans and discounts without collateral	206,451,337	194,318,912
Overdrafts	140,374	142,307
Due from trust companies, banks and bankers	49,757,049	50,915,457
Specie	56,383,695	53,686,531
Legal tender notes and notes of National banks	28,628,902	27,081,805
Cash items	44,664,135	55,407,783
Assets not included in any of the above heads	3,204,141	3,379,003
Add for cents	732	753
Total resources	$616,932,782	$614,631,940
LIABILITIES.		
Capital	$33,478,000	$31,873,000
Surplus, including all undivided profits (market value)	52,533,925	50,793,474
Unpaid dividends, reserve for taxes, rents and dividends	571,661	520,901
Preferred deposits, viz.:		
Due New York State savings banks	20,574,471	20,744,146
Due New York State savings and loan associations	548,014	610,219
Deposits secured by outstanding unmatured bonds issued by the State of New York	3,523,349	3,432,545
Other deposits secured by pledge of bank assets	1,189,792	1,461,615
Deposits otherwise preferred	503,679	377,085
Due depositors, not preferred	456,316,413	456,445,318
Due to trust companies, banks and bankers	40,385,623	41,615,879
Bills payable	1,148,000	1,170,000
Other liabilities	6,159,427	5,587,349
Add for cents	428	409
Total liabilities	$616,932,782	$614,631,940

During the past few years there has been a marked change in the character of bank investments. As a secondary reserve banking institutions were accustomed to invest funds in municipal, railroad and industrial bonds. A change in income basis has resulted in the heavy depreciation in valuation of investment securities. Short term bonds, notes and equipment obligations are preferred to long term bonds because of the income return and the small prospect of depreciation. The development of public utility, power and electrical enterprises has brought another class of investments into prominence which are made attractive through favorable rates of interest offered.

Commercial paper is becoming increasingly popular as a short term bank investment. Until a few years ago loans were confined to a bank's own customers. Now there is a marked tendency to look elsewhere for desirable notes for investment. In this State

alone over two-thirds of all the State banks and trust companies invest a portion of their funds in this class of paper. Well-selected commercial paper purchased from reliable note brokers gives the banks an excellent secondary reserve reasonably certain of payment at maturity. The purchasing institution is under no obligation to renew.

Notes are being sold by city banking institutions to their country correspondents. Banks are acting as brokers in placing notes of customers with other banks. But by far the greater percentage of notes are being sold by brokers. With the increasing demands have come many dangers. Irresponsible persons, without adequate capital, have been found acting as note brokers, attempting to sell undesirable paper to small country institutions. The character and financial responsibility of all note brokers is investigated by this Department. Notes are being offered as commercial paper which should not be classed as such and of concerns whose legitimate demands could be met by local banks. Great care and discrimination should be exercised in the purchase of this class of paper. Banks are advised by this Department to purchase such paper only through banks and reliable note brokers of recognized responsibility.

TRUST COMPANY STATISTICS.

The following is a comparative table showing the important items in the reports of all of the trust companies as made to the Department as of September 9, 1913, and September 9, 1912:

	1913.	1912.
Number of companies reporting	80	82
Total capital	$78,550,000	$72,725,000
Total deposits	1,310,789,477	1,453,784,553
Deposits secured by New York State bonds	17,622,620	13,963,650
Surplus and undivided profits on market value of stocks and bonds	174,617,548	184,541,981
Due from trust companies, banks and bankers	156,145,209	167,259,292
Cash on hand	133,519,607	147,292,560
Total resources	1,613,945,646	1,782,199,400
Loans secured by real estate collateral	14,379,778	12,574,293
Loans secured by other collateral	523,977,553	634,824,431
Bills purchased, not secured by collateral	181,362,629	179,603,993
Stock and bond investments	405,615,232	436,765,874
Mortgages owned	94,917,264	95,298,449
Real estate owned	40,651,619	39,525,235

The condition of the eighty trust companies in this State at the close of business September 9, 1913, compiled from their official statements to this Department, shows a falling off in deposits, a considerable contraction in loans, and a moderate decrease in cash

holdings as compared with the previous call of June 4th. There was shown an increase in these items, however, as compared with the reports rendered on December 26, 1912, when the low point of the year was reached. There was also noted a decrease in the market value of stock and bond investments and in securities held for surplus and undivided profits account.

Compared with the figures in the reports submitted at the close of business September 9, 1912, the aggregate resources of these institutions decreased $168,253,754. There was a falling off in aggregate deposits of $142,995,076, and loans were diminished by $87,848,386. The ratio of surplus to capital, estimated on market value, decreased from 2.537 in 1912 to 2.223 in 1913. In 1911 the ratio was 2.603.

SAVINGS BANK STATISTICS.

Increases in savings bank deposits have kept pace with the growth of the past few years, as will be found in the appended table. There were 140 savings banks on September 30, 1913, and the institutions reporting to the Department were identical with those of the previous year. These institutions had a fairly satisfactory year, the only drawback suffered resulting from the accelerated decreases in market value of surplus held, due to the heavy declines in the market for bonds in which such surplus moneys are invested. While the aggregate amounts deposited in the savings banks handsomely exceeded the withdrawals, the aggregate withdrawals made a larger proportionate increase than was shown in the aggregate gain in deposits. Changes for the year as shown in the reports of these savings banks on the morning of July 1, 1913, follow:

	Total.	Increases during year.
Resources	$1,903,321,514	$75,814,227
Due depositors	1,724,607,279	64,043,089
Investment value surplus	177,899,452	11,735,179
Market value surplus	106,397,868	*13,521,237
Par value surplus	150,771,116	13,626,377
Interest paid or credited	59,723,890	2,094,067
Amount deposited during year	441,486,578	18,566,288
Amount withdrawn during year	436,148,012	22,106,878
Number of open accounts	3,119,205	89,554

* Decrease.

CREDIT BUREAU.

Early in the present year every State banking institution filed with the Department a complete card record of the firm, partnership and corporate affiliations of their directors. With this data the Credit Bureau of the Department and the examiners are enabled to know the bank loans in which the director may be interested, directly or indirectly. Security records, giving data concerning inactive securities held by institutions for investments and as collateral, have been compiled for use in connection with examinations. Special investigations have been made by the Credit Bureau of companies affiliated with banking institutions. The records concerning the standing of borrowers, hypothecation of bank stock, financial responsibility of bank directors, have been greatly augmented during the past year. It is an interesting fact that Credit Bureaus have been established in the banking departments of two other states, and action is contemplated by the heads of two more departments.

The Department continued the practice in several of the larger cities of making a simultaneous examination of all banks located in certain districts. Albany, Troy, Utica and Syracuse banks were so visited. The principal object of these simultaneous examinations is to obtain a line on the various borrowers in banks and trust companies, so that the credit files of the Department may contain the best information available. The best knowledge cannot always be gained when the institutions are examined separately and at different periods of time.

SUCCESSFUL LIQUIDATION OF STATE BANK.

Notable among the causes for congratulation in the work of the liquidation of failed banks during the past year was the payment in full, with interest, of the depositors of the State Bank of Pike, of Pike, Wyoming county. This coming within sixteen months after the closing of the bank shows that the assets were efficiently, economically and expeditiously liquidated by the Banking Department, and is an assurance to the public that the Department will not stand idly by and permit an insolvent banking institution to become hopelessly involved before taking steps to protect its depositors from loss.

The State Bank of Pike was closed by the Banking Department on January 15, 1912, because it was insolvent. Its book surplus of $4,000 had been wiped out and its capital of $25,000 had been impaired to the extent of $8,700, making no allowance for liquidating expenses. Twenty-five per cent. of its loans were past due. Its president had loaned to himself and to corporations which he controlled, and to individuals who signed notes at his request and for his sole benefit, $37,000 from the bank's total deposits of $70,000. He also failed to keep his repeated promises to remedy these conditions and the bank had lost the confidence of the community. Its deposits had dwindled from $125,000 to $70,000. This bank was formed out of a private bank and had been in operation since 1892, but in sixteen years had paid but three small dividends. Some years ago, as a result of mismanagement, an assessment of 70 per cent. was levied upon the stockholders.

The policy of the defunct institution was at all times dictated by its president, and, even after it was closed, as the records of the Banking Department show, he interfered with the work of liquidation to the detriment of the stockholders, the only persons interested after the payment of depositors. In several cases, as the evidence demonstrates, his unwarranted interference resulted in increasing the losses sustained in liquidation. Notwithstanding these facts, the president had the temerity to read in open court, and to give to the newspapers, an effusion criticising the work of the Banking Department.

After full consideration of the facts, Supreme Court Justice Bissell judicially approved of the work of liquidation. This decision was upheld by the Appellate Division.

If the bank had not been closed at the time the Superintendent of Banks acted, later losses would probably have wiped out all the capital and prevented the payment of depositors in full. This would have given just cause for criticism, as the institution was being conducted along unsafe lines.

If the bank or its president felt themselves aggrieved by the closing, they had the right under the Banking Law within ten days thereafter to make application to the Supreme Court for an investigation of the action of the Department. The fact that

no such steps were taken by them is conclusive evidence that the State Bank of Pike was insolvent, that its banking methods were unsafe, and that its president knew such to be the fact. In connection with the liquidation of the institution, the Banking Department used every means possible to preserve the assets in the interest of depositors and stockholders. This duty was fearlessly and conscientiously performed at a minimum cost.

Northern Bank of New York.

The Northern Bank, of the city of New York, was closed by the Superintendent of Banks on the morning of December 27, 1910. At the date of suspension there was due to the creditors of the institution $6,291,512. Since the date of closing 16,397 claims, aggregating $6,064,768, have been filed and allowed, on which, after deducting offsets, 60 per cent. has been paid in two dividends, amounting to $3,318,881. Preferential payments have also been made in the sum of $128,342.

The Department expects to pay further dividends to the creditors, but on account of the slow and doubtful character of the assets remaining in its possession it is impossible to state at the present time just what percentage will be distributed.

Changes in Forms.

Following the recent trial of indictments against former trustees of the failed Washington Savings Bank, of New York city, the New York district attorney's office wished to have a change made in the form of affidavit attached to the reports of institutions rendered to this Department. It was shown that several defendants had escaped punishment for alleged wrongdoing because the notary public, who swore them as to the truth of the report of the savings bank, refused upon the trial to testify that he could remember anything whatever about the administration of an oath to the individual trustees.

The law of this State governing cases of perjury requires that in order to justify a conviction on the falsity of statements there must be proof of the administration of the oath by the notary to the person verifying the paper. The courts have gone so far as to declare that the mere fact that the notary certified upon the

paper that it had been subscribed and sworn to in his presence was insufficient, unless he had some independent recollection of the facts.

In consequence of this condition, the district attorney's office, with the approval of the Supreme Court, suggested to the Superintendent of Banks and to the other officers of the State to whom reports, purporting to be sworn to, are required by law to be rendered, the use of the new form of affidavit attached to the report blanks by this Department during the year. It was declared that such forms were necessary to enable the people successfully to prosecute for perjury a person who hereafter signs a false report which is required to be sworn to. It was held that the certificate proposed will avert the possibility of a miscarriage of justice on account of the notary's failure to remember the exact circumstance. The importance of the proposed changes requested induced the Superintendent of Banks to ask the advice of the Attorney-General as to whether or not the new form complied with the laws of the State of New York and whether or not the changes would accomplish the purposes for which they were proposed. This Department was informed that the changed form of affidavits and jurats met the entire approval of the Attorney-General, and that it was most desirable that they be adopted. Since the receipt of this opinion the Department has adopted the new form of affidavits and jurats. It is now required that at the time the notary takes the acknowledgment he make a certificate that he asked the trustee, director or officer the question "Do you solemnly swear that the statements contained in the foregoing report are true," to which the trustee, director or officer is required to make answer "I do." The notary at the same time is required to certify that the foregoing question was asked and answer made when he executed the paper.

AGENCIES OF FOREIGN CORPORATIONS.

The number of agencies of foreign corporations authorized under sections 33a and 33b of the Banking Law was increased during the fiscal year by the addition of the Yokohama Specie Bank, Limited, and The National Bank of Cuba.

There are now twenty-one of these agencies doing business in New York city. The statements received at this Department indicate the strength of the foreign banks which these agencies represent. A new license is required for every such agency each year and an annual fee of $250 is collected.

The following banks have so far been licensed under the law:

NAME.	Address.	Address of agency.
The London and River Plate Bank, Ltd.	London, E. C.	51 Wall St., New York, N. Y.
Bank of Montreal	Montreal, P. Q.	64 Wall St., New York, N. Y.
Canadian Bank of Commerce	Toronto, Canada	16 Exchange Pl., New York, N. Y.
Royal Bank of Canada	Montreal, P. Q.	68 William St., New York, N. Y.
Banco di Napoli	Naples, Italy	80–86 Spring St., New York, N. Y.
Bank of Nova Scotia	Halifax, N. S.	48 Wall St., New York, N. Y.
Merchants' Bank of Canada	Montreal, P. Q.	63 Wall St., New York, N. Y.
International Banking Corporation	Bridgeport, Conn.	60 Wall St., New York, N. Y.
Colonial Bank	London, England	82 Wall St., New York, N. Y.
Anglo South American Bank	London, England	60 Wall St., New York, N. Y.
Bank of British North America	London, England	52 Wall St., New York, N. Y.
The Commercial Bank of Spanish America, Ltd	London, England	20 Broad St., New York, N. Y.
Bohemia Joint Stock Bank	Prague, Bohemia	1389 Second Avenue, New York, N. Y.
Chartered Bank of India, Australia and China	London, England	88 Wall St., New York, N. Y.
Bank of British West Africa, Ltd.	London, England	74 Wall St., New York, N. Y.
Hong Kong and Shanghai Banking Corporation	Hong Kong, China	36 Wall St., New York, N. Y.
African Banking Corporation	London, England	74 Wall St., New York, N. Y.
Standard Bank of South Africa, Ltd.	London, England	35 Wall St., New York, N. Y.
London and Brazilian Bank, Ltd.	London, England	92 Beaver St., New York, N. Y.
Yokohama Specie Bank, Ltd.	Yokohama, Japan	55 Wall St., New York, N. Y.
National Bank of Cuba	Havana, Cuba	1 Wall St., New York, N. Y.

THE NATIONAL BANKS.

Fifty-one National banks located in the State of New York have been approved and designated by the Superintendent of Banks as depositaries of lawful money reserve of banks of deposit and discount and trust companies under his jurisdiction. This year for the first time these reserve banks have been called upon by the Superintendent of Banks to furnish the State Banking Department with a duplicate copy of the five reports called for by the Comptroller of the Currency during the year. This request has been cheerfully complied with by the National banks.

The data furnished by the Comptroller of the Currency shows that eight National banks, with the combined capital of $425,000, were authorized in the State of New York between October 1, 1912, and September 30, 1913, and that during the same period

three such associations, with a combined capital of $610,000, were placed in voluntary liquidation. One National bank, with a capital of $100,000, was placed in the hands of a receiver. This bank had been previously placed in voluntary liquidation by a resolution of more than two-thirds of its shareholders.

One National bank, with a capital of $100,000 at the time of failure, was placed in charge of receivers in this State during the past year.

The whole number of National banks in the State of New York reporting to the Comptroller of the Currency on August 9, 1913, was 476, with a total capital of $172,882,100; surplus $169,819,-815; undivided profits $64,734,918; and deposits, including amounts due to banks, $1,767,183,956, with resources aggregating $2,280,255,844.

SPECIAL INVESTIGATIONS.

Valuable work has been done in the line of special examinations during the past year. The affairs of a number of concerns believed to be operating in violation of the provisions of the Banking Law, or in a manner intended to deceive the public, were investigated by examiners of this Department. Reports were made to the Attorney-General upon which actions in the courts were instituted for the dissolution of certain illegal concerns. In connection with the investigation of one so-called realty corporation engaged in the business of selling bonds decision was given in the lower courts in an action against the company that the methods employed were in violation of the Banking Law. This decision was upheld by the Appellate Term of the Supreme Court, First Department. The ultimate decision in this case may be broad enough to result in bringing every realty corporation selling installment or debenture bonds within the supervision of this Department.

In order to evade the Banking Law, the United States and Mexican Trust Company, which had been refused a license to do business in this State, attempted to do business under the charter of the Metropolis Finance Company, a specially chartered institution. The Metropolis Finance Company applied for permission to change its name to "United States and Mexican Trust Company" and approval of such change of name was refused by

the Superintendent of Banks. As the result of an investigation of the affairs of these concerns instituted by the Banking Department, an action was commenced by the Attorney-General to prevent either of the corporations from doing business in this State. In this case the court made an important decision, holding in effect that, although the Metropolis Finance Company was organized under a special law, the provisions of section 36 of the General Corporation Law with reference to forfeiture of corporate powers applied to it, and that the provisions of this section were self-executory. The court said:

> "The grant of corporate powers to the Metropolis Finance Company was, by the operation of the general law, a conditional one. Compliance with the requirements for the commencement of business and the discharge of corporate duties within two years after the date of incorporation, was a condition precedent to the right to exercise any corporate powers whatever. Upon failure to satisfy the condition within the time limited, the right to exercise such powers at once ceased. The statute is self-executory and no action or judicial procedure was needed to declare or complete the loss of its corporate powers."

Certain business concerns were under investigation for alleged violations of the State Banking Law in using part of their funds in making loans and discounts despite the prohibition of section 107 of the Banking Law. These companies were operating under a system involving the use of leases in connection with installment sales. These leases were employed in lieu of conditional bills of sale because it was not necessary to have the leases placed on record. The investigation of this character of business disclosed an opportunity for the consideration of an amendment to the Personal Property Law that would be of advantage to the personal loan associations and the public.

Co-operating with Other Departments.

The Banking Department was represented at the Annual Conference of the Supervisors of State Banks held at St. Paul on June 2d, 3d and 4th. The meetings of this association have proved of great value to the Department — examination methods, direc-

tors' duties, quarterly reports, and legislation enacted since the previous meeting, were among the important questions discussed. Information was exchanged concerning undesirable borrowers and bank promoters. Considerable attention was given to the question of so-called "Blue Sky Legislation," in regard to regulating the issue and sale of securities. The Department is in constant communication with the bank supervisors of other states, interchanging opinions as to loans and investments, as well as to other matters of mutual interest. Through this medium we are able to procure reliable information which has proven useful in the examination of our institutions.

This Department was also represented at the annual conventions of the Supervisors of Building and Loan or Savings and Loan Associations and the National Association of Building and Loan Examiners held at Milwaukee on August 7th and 8th. First Deputy Superintendent George I. Skinner was elected president of the latter organization for the ensuing year.

STATE FAIR EXHIBIT.

The pamphlet heretofore prepared, giving a digest of the Banking Laws of this State, was revised and considerable new information added thereto. This new edition was widely distributed at the State Fair. The demand for these pamphlets proved that the practical business man was grateful for a brief and understandable summary of the principal laws governing banking operations in this State. Some new mechanical devices which are used in the daily routine business of the banks were exhibited by the Department at the fair.

Interesting statistical information of the year follows:

NEW STATE BANKS.

NAME.	Location.	Date of authorization.	Capital.
Rushville State Bank	Rushville	Nov. 7, 1912	$25,000
Bischoff's Banking House	New York	Jan. 27, 1913	250,000
State Bank of Theresa	Theresa	Mar. 26, 1913	25,000
Bank of Babylon	Babylon	May 2, 1913	50,000
Bank of Delevan	Delevan	June 5, 1913	25,000
Wilson State Bank	Wilson	June 11, 1913	25,000
The Bank of United States	New York	June 23, 1913	100,000
Clinton Bank	New York	Sept. 22, 1913	100,000

BANK MERGERS.

NAME.	Location.		Date of merger.
Bank of Northport.....	Northport.....	Into Northport Trust Company	Dec. 31, 1912

CLOSED BANKS.

NAME.	Location.	Date of withdrawal.	Capital.
The Woodhaven Bank.....	Woodhaven.....	Oct. 29, 1912	$25,000
*The Royal Bank of New York.....	New York.....	Aug. 5, 1913	100,000
†Albany County Bank.....	Albany.....	Aug. 11, 1913	250,000

* Final order of dissolution filed. Bank ceased operations in 1911.
† Business taken over by New York State National Bank, of Albany.

NEW BRANCH BANKS.

NAME.	Location.	Location of new branch.
Corn Exchange Bank.....	New York..	Corner of Tremont and Arthur avenues, Borough of Bronx.
Security Bank of New York.....	New York..	1973 First avenue, Borough of Manhattan.
North Side Bank of Brooklyn.....	Brooklyn...	33 and 35 Grand street, Borough of Brooklyn.
Corn Exchange Bank.....	New York..	Northwest corner Fourth avenue and 59th street, Borough of Manhattan.
Bank of Long Island.....	Jamaica....	Corner of University place and Clinton place, Woodhaven.
The State Bank.....	New York..	7 West 26th street, Borough of Manhattan.
The State Bank.....	New York..	Corner of Westchester and Union avenues, Borough of Bronx.
The Century Bank.....	New York..	276 Greenwich street, Borough of Manhattan.
The Public Bank.....	New York..	Northeast corner Wendover and Bathgate avenues, Borough of Bronx.
Corn Exchange Bank.....	New York..	East 125th street and Park avenue, Borough of Manhattan.

BRANCH BANKS CLOSED.

NAME.	Location.	Location of closed branch.
Security Bank of New York	New York	180 East 22d street, Borough of Manhattan.
North Side Bank of Brooklyn	Brooklyn	225 and 227 Havemeyer street, Borough of Brooklyn.

INCREASES OF CAPITAL — BANKS.

NAME.	Location.	Date of increase.	Amount of increase.
Central Bank of Rochester	Rochester	Dec. 3, 1912	$50,000
State Bank of Williamson	Williamson	Dec. 26, 1912	30,000
The Public Bank	New York	Feb. 20, 1913	300,000
Bank of Ellicottville	Ellicottville	Mar. 19, 1913	25,000
Bank of Buffalo	Buffalo	Mar. 28, 1913	500,000
Merchants' Bank of Rochester	Rochester	May 9, 1913	150,000
Peoples' Bank of Buffalo	Buffalo	June 26, 1913	300,000
Mount Pleasant Bank	Pleasantville	July 17, 1913	25,000
Bank of Europe	New York	Aug. 26, 1913	50,000

NEW TRUST COMPANIES.

NAME.	Location.	Date of authorization.	Capital.
Northport Trust Company	Northport	Dec. 31, 1912	$100,000
Madison County Trust and Safe Deposit Company	Oneida	Mar. 14, 1913	100,000

NEW TRUST COMPANY BRANCHES.

NAME.	Location.	Location of new branch.
Guaranty Trust Company of New York.	New York	25 Broad street, Borough of Manhattan.
Franklin Trust Company	Brooklyn	At Naval Branch Y. M. C. A., 167 Sands street, Brooklyn.
Central Trust Company of New York.	New York	Southwest corner of Madison avenue and 42d street, Borough of Manhattan.
Farmers' Loan and Trust Company	New York	City of Berlin, Germany.
Empire Trust Company	New York	580 Fifth avenue, Borough of Manhattan.
Empire Trust Company	New York	59–65 Cedar street, Borough of Manhattan
Empire Trust Company	New York	170 Broadway, Borough of Manhattan.
Broadway Trust Company	New York	92 West Broadway, Borough of Manhattan.

TRUST COMPANY BRANCHES CLOSED.

NAME.	Location.	Location of closed branch.
Empire Trust Company	New York..	487 Fifth avenue, Borough of Manhattan.
Guaranty Trust Company of New York.	New York..	25 Broad street, Borough of Manhattan.
Empire Trust Company	New York..	170 Broadway, Borough of Manhattan.
Franklin Trust Company	Brooklyn...	908 Broadway, Borough of Brooklyn.

INCREASES OF CAPITAL — TRUST COMPANIES.

NAME.	Location.	Date of increase.	Amount of increase.
Guaranty Trust Company of New York	New York....	Oct. 1, 1912	$4,500,000
Guaranty Trust Company of New York	New York....	Oct. 15, 1912	500,000
Brooklyn Trust Company	Brooklyn.....	Jan. 14, 1913	500,000
Broadway Trust Company	New York....	June 4, 1913	500,000
Union Trust Company of New York	New York....	June 25, 1913	2,000,000

TRUST COMPANY MERGERS.

NAME.	Location.		Date of merger.
Long Island Loan and Trust Company	Brooklyn.....	Into the Brooklyn Trust Company	Jan. 14, 1913
Guardian Trust Company of New York	New York....	*	Feb. 20, 1913
Windsor Trust Company	New York....	Into Empire Trust Company	Feb. 20, 1913

*The Guardian Trust Company discontinued active business on this date, having sold the major portion of its assets to the Empire Trust Company, although not legally merged with that company.

NEW SAVINGS AND LOAN ASSOCIATIONS.

NAME.	Location.	Date of authorization.
Castleton Building, Savings and Loan Association	Castleton.....	Feb. 24, 1913
The Cooperative Savings and Loan Association of Hamburg	Hamburg.....	May 14, 1913
Voorheesville Savings and Loan Association	Voorheesville..	May 19, 1913
Manhattan Savings and Loan Association	New York....	June 10, 1913
East Buffalo Savings and Loan Association	Buffalo.....	June 24, 1913
Little Falls Building, Savings and Loan Association	Little Falls...	July 11, 1913
Williamsville Savings and Loan Association	Williamsville..	Aug. 12, 1913
Wallkill Valley Savings and Loan Association	Wallkill.....	Sept. 3, 1913
Kings County Savings and Loan Association	Brooklyn.....	Sept. 11, 1913

SAVINGS AND LOAN ASSOCIATIONS CLOSED.

NAME.	Location.	Date of closing.
National Mutual Building and Loan Association	New York	Dec. 16, 1912
Birkbeck Investment Savings and Loan Association of America	New York	Dec. 27, 1912
Homestead Savings and Loan Association of Albany, N. Y.	Albany	Mar. 28, 1913
Hudson Cooperative Savings and Loan Association	New York	June 4, 1913

NEW SAFE DEPOSIT COMPANIES.

NAME.	Location.	Date of authorization.	Capital.
New York Stock Exchange Safe Deposit Company	New York	April 16, 1913	$100,000
The County Safe Deposit Company	White Plains	May 19, 1913	10,000

SAFE DEPOSIT COMPANIES CLOSED.

NAME.	Location.	Date of closing.	Capital.
*Lenox Safe Deposit Company	New York	June 17, 1913	$125,000

* Merged into Union Trust Safe Deposit Company. Approval given the latter company for operation of a branch at the former place of business of the Lenox Safe Deposit Company, 786 Fifth avenue, Borough of Manhattan.

PERSONAL LOAN ASSOCIATIONS LICENSED.

NAME.	Location.	Date of license.	Capital.
Provident Loan Society of Rochester	Rochester	Dec. 23, 1912	$50,000
The Remedial Loan Society of Buffalo, Incorporated	Buffalo	Jan. 13, 1913	20,000
Onondaga Provident Loan Association, Incorporated	Syracuse	Feb. 24, 1913	30,000

MORTGAGE, LOAN AND INVESTMENT COMPANIES.

The Banking and Mortgage Company of America, New York City, was authorized March 8, 1913, with a capital stock of $100,000, but never commenced business, and the Supreme Court on the application of its incorporators on October 31, 1913, granted an order of dissolution of said company.

On September 9, 1913, The Union First Mortgage Company of New York filed with the Department a final order of dissolution.

On January 17, 1913, the First Mortgage Guaranty Company, of Long Island City, increased its capital stock from $250,000 to $500,000.

TOTAL RESOURCES.

The aggregate resources of the several classes of institutions under the supervision of the Superintendent of Banks on the dates stated, and aggregate deposits of banks of deposit and discount, savings banks and trust companies, are shown in the following table:

	INSTITUTION.	Date.	Deposits.	Resources.
196	Banks of deposit and discount	Sept. 9, 1913	$523,041,335	$616,932,782
140	Savings banks	July 1, 1913	1,724,607,279	1,903,321,514
80	Trust companies	Sept. 9, 1913	1,310,789,477	1,613,945,646
45	Safe deposit companies	July 1, 1913	.....	8,794,768
10	Mortgage, loan and investment companies	Jan. 1, 1913	.....	18,329,497
2	Security companies	Jan. 1, 1913	.....	2,217,227
237	Cooperative savings and loan associations	Jan. 1, 1913	.....	59,040,511
1	Building lot association	Jan. 1, 1913	.....	27,458
*17	Personal loan associations	Jan. 1, 1913	.....	609,059
728				$4,223,218,462
	Decrease in resources from previous year			$86,638,072
158	Branches.			
7	Branches of trust companies in Europe.			
21	Foreign bank agencies.			
914	Total institutions.			

* Two new personal loan associations licensed during 1913 will make their first report January 1, 1914.

It is interesting to note that the New York State banks, trust companies and savings banks, represent over one-sixth of the banking power of the country. The assets of the same institutions are equal to over one-third of those of all the National banks in the United States. The deposits in our savings banks are equal to about one-quarter of the savings deposits in all banks in the country. The deposits of banks, trust companies and savings banks under our supervision are equal to almost one-half of the deposits in all National banks in this country.

LIQUIDATION BUREAU.

During the year commencing October 1, 1912, the Woodhaven Bank, Woodhaven; the Empire Savings and Loan Asso-

ciation, Syracuse; and the Birkbeck Investment Savings and Loan Company of America, New York City, were placed in charge of the Liquidation Bureau. Under its supervision the liquidation of the following twenty-three institutions, with total assets at date of closing of $13,323,054.72, and with approximately 35,000 creditors, is at present time being conducted.

NAME OF INSTITUTION.	Date of closing.	Dividends paid.
		Per cent.
Lafayette Trust Company	Nov. 30, 1908	55
Union Dime Permanent Loan Association	April 1, 1909	75
Binghamton Trust Company	April 9, 1909	70
Williamsburg Cooperative Savings and Loan Company	Aug. 19, 1909	.....
Borough Bank of Brooklyn	April 7, 1910	10
European-American Bank	Aug. 6, 1910	81
Bank of Wayne	Nov. 9, 1910	90
Washington Savings Bank	Dec. 28, 1910	58
Knickerbocker Savings and Loan Company	May 20, 1911	40
Newmark Dwinsker Cooperative Savings and Loan Company	July 13, 1911	.....
Afro-American Investment and Building Company	July 13, 1911	18
Greenpoint Polish Cooperative Savings and Loan Association	Sept. 2, 1911	32
Carnegie Safe Deposit Company	Sept. 23, 1911	50
Sea Cliff Bank	Nov. 23, 1911	89
State Savings Bank of the City of New York	Dec. 1, 1911	40
Excelsior Building and Loan Association	Jan. 30, 1912	*
Universal Trust Company	Feb. 16, 1912	.....
Popular Banking, Savings and Loan Association	Mar. 29, 1912	.....
Woodhaven Bank	Oct. 28, 1912	75
Birkbeck Investment Savings and Loan Company of America	Dec. 27, 1912	.....
Empire Savings and Loan Association	July 29, 1912	.....
Harbor and Suburban Building and Savings Association	Mar. 13, 1909	9.36
Nineteenth Ward Cooperative Savings and Loan Association	July 15, 1909	62.69

Loans owing by the above institutions, aggregating $1,410,-420.14, have been paid. Preferred creditors have received a total of $106,674.04, and upon the filed claims of other creditors dividends aggregating $4,789,973.48 have been disbursed.

During the period from October 5, 1912, to September 30, 1913, creditors of institutions now in the Liquidation Bureau have received dividends aggregating $716,709.30, as follows:

NAME OF INSTITUTION.	Date paid.	*Per cent.*
Lafayette Trust Company	Aug. 11, 1913	5
Union Dime Permanent Loan Association	Jan. 7, 1913	10
European-American Bank	June 3, 1913	6
Bank of Wayne	Mar. 19, 1913	15
Washington Savings Bank	Dec. 27, 1912	8
Carnegie Safe Deposit Company	Aug. 11, 1913	7.37
Sea Cliff Bank	Feb. 10, 1913	9
Excelsior Building and Loan Association	May 5, 1913	*
Woodhaven Bank	April 7, 1913	75

* General creditors paid in full.

In the following table is indicated the percentage cost of liquidation to September 30, 1913, of the institutions therein named, the average percentage of these twenty liquidations being 3.20 per cent.:

NAME OF INSTITUTION.	*Per cent.*
Lafayette Trust Company	3.80
Union Dime Permanent Loan Association	5.88
Binghamton Trust Company	2.25
Williamsburg Cooperative Savings and Loan Company	2.55
Borough Bank of Brooklyn	2.71
European-American Bank	7.24
Bank of Wayne	3.32
Washington Savings Bank	3.29
Knickerbocker Savings and Loan Company	1.71
Afro-American Investment and Building Company	4.05
Greenpoint Polish Cooperative Savings and Loan Association	3.92
Carnegie Safe Deposit Company	4.53
Sea Cliff Bank	3.37
State Savings Bank of the City of New York	5.09
Excelsior Building and Loan Association	2.83
Universal Trust Company	2.09
Popular Banking, Savings and Loan Association	1.97
Woodhaven Bank	1.73
Birkbeck Investment Savings and Loan Company of America	.84
Empire Savings and Loan Association	.81

During the year ending September 30, 1913, the maintenance of the Liquidation Bureau, including the salaries of the twelve persons employed therein, and all other expenses, required a total disbursement of $29,712.62.

SECURITIES AND CASH HELD IN TRUST.

The Superintendent of Banks on September 30, 1913, held securities and cash in trust for the banks of deposit and discount, individual bankers, mortgage, loan and investment companies and trust companies as follows:

Bonds and mortgages		$987,500 00
United States 2 per cent. bonds	$45,000 00	
United States 3 per cent. bonds	22,000 00	
United States 4 per cent. bonds	22,000 00	
		89,000 00
New York State 3 per cent. bonds	$265,000 00	
New York State 4 per cent. bonds	405,000 00	
		670,000 00
New York County $3\frac{3}{10}$ per cent. bonds	$50,000 00	
Westchester County $3\frac{1}{10}$ per cent. bonds	2,000 00	
New York City $2\frac{1}{2}$ per cent. bonds	318,000 00	
New York City 3 per cent. bonds	678,000 00	
New York City $3\frac{1}{2}$ per cent. bonds	5,040,500 00	
New York City 4 per cent. bonds	718,500 00	
New York City $4\frac{1}{4}$ per cent. bonds	668,500 00	
New York City $4\frac{1}{2}$ per cent. bonds	849,000 00	
		8,324,500 00

Brooklyn City 3 per cent. bonds	$10,000 00	
Brooklyn City 3½ per cent. bonds	250,000 00	
		$260,000 00
Niagara Falls City 3½ per cent. bonds	$50,000 00	
Rochester City 3½ per cent. bonds	80,000 00	
Middletown City 3½ per cent. bonds	20,000 00	
Albany City 3½ per cent. bonds	41,750 00	
Albany City 4 per cent. bonds	25,450 00	
		217,200 00
Jamestown City 4 per cent. bonds	$46,000 00	
Jamestown City 4½ per cent. bonds	5,000 00	
Cohoes City 3½ per cent. bonds	2,000 00	
Buffalo City 3½ per cent. bonds	10,000 00	
Utica City 4 per cent. bonds	8,000 00	
Cash	20,797 47	
		91,797 47
		$10,639,997 47

COST OF THE DEPARTMENT.

Notwithstanding a widening of the scope of the work of the Department called for by recent legislative enactments, the expenditures for the year, aggregating $212,117.34, showed only a normal increase. The total increased outlay over 1912 was $14,200. The total cost of examination of the State banks, trust companies, savings banks, safe deposit companies, mortgage, loan and investment companies, savings and loan associations, building lot associations and personal loan associations, of the State for the year ending August 31, 1913, was $116,250.90. The aggregate assets of these institutions was $4,223,218,462, so that the cost of examination was but 2.7 cents for each $1,000 of assets.

The appropriations for the Department and the expenses paid during the fiscal year are as follows:

GENERAL FUND.

Dr.

Balance October 1, 1912	$2,568 02	
Appropriation, Chap. 546, Laws of 1912, salary of superintendent	7,000 00	
Appropriation, Chap. 546, Laws of 1912, expenses of superintendent	3,000 00	
Appropriation, Chap. 546, Laws of 1912, salary of first deputy	5,000 00	
Appropriation, Chap. 546, Laws of 1912, salary of second deputy	4,500 00	
Appropriation, Chap. 546, Laws of 1912, salary of third deputy	4,000 00	
Appropriation, Chap. 546, Laws of 1912, salary of confidential clerk and private secretary	3,500 00	
Appropriation, Chap. 546, Laws of 1912, salary of chief clerk	3,000 00	
Appropriation, Chap. 546, Laws of 1912, graded employees	17,450 00	
Appropriation, Chap. 546, Laws of 1912, rent of New York office	5,000 00	
Appropriation, Chap. 546, Laws of 1912, office expenses	15,000 00	
Appropriation, Chap. 546, Laws of 1912, retired employees	4,500 00	
Appropriation, Chap. 791, Laws of 1913, rent of New York office	416 67	
Appropriation, Chap. 791, Laws of 1913, salaries of first, second and third deputies	1,500 00	
		$76,434 69

Cr.

Salary of Geo. C. Van Tuyl, Jr., superintendent	$7,000 00
Salary of George I. Skinner, first deputy superintendent	5,500 00
Salary of Edward J. Graham, second deputy superintendent	5,000 00
Salary of Walther Wolf, third deputy superintendent	4,500 00
Salary of Willard E. McHarg, confidential clerk and private secretary	3,500 00

GENERAL FUND — *Concluded.*

Cr.

Salary of John D. Moriarty, chief clerk and examiner		$3,000 00	
Salary of Anna G. Bristow, confidential stenographer		1,500 00	
Salary of Nathaniel Orens, bookkeeper		1,800 00	
Salary of Peter N. Shippee, clerk		1,500 00	
Salary of Clinton D. Ganse, stenographer		1,600 00	
Salary of A. I. Rand, stenographer and clerk		1,300 00	
Salary of Carrie M. Clancy, stenographer		1,400 00	
Salary of Blanche M. Borthwick, stenographer		1,200 00	
Salary of Mary H. Shields, stenographer		1,200 00	
Salary of Florence Sellvin, stenographer		1,300 00	
Salary of Elizabeth E. Staley, filing clerk		1,100 00	
Salary of Louis Neiman, stenographer		900 00	
Salary of Harriett B. Kennedy, clerk		991 67	
Salary of Ottilia M. Dinsenbacher, typewriter copyist		400 00	
Salary of William H. Cameron, page		41 17	
Salary of John J. Sullivan, page		347 00	
Salary of Patrick H. White, watchman		260 58	
George C. Van Tuyl, Jr., expenses		2,334 58	
George I. Skinner, expenses		204 19	
Edward J. Graham, expenses and small bills paid for Department		275 13	
Walther Wolf, small bills paid for Department		11 64	
Willard E. McHarg, expenses		1,161 28	
Elizabeth E. Staley, expenses		39 15	
George A. Plant, small bills paid for Department		1 30	
Rent of New York office		5,000 00	
Advertising (publication of summaries of reports)		1,672 62	
Printing, letterheads, envelopes, reports, blanks, etc		3,862 78	
Newspapers, law books, financial periodicals, etc		709 35	
Telegraph and telephone		3,064 34	
Expressage		871 42	
Equipment (furniture and fixtures)		291 98	
Office supplies		748 61	
Miscellaneous		351 51	
Stamps and stamped envelopes		492 72	
Services (reports of financial agencies, etc.)		929 79	
		$67,362 81	
Lapsed appropriations	$158 70		
Salaries undrawn and not to be drawn	729 58		
		888 28	
			$68,251 09
Available balance October 1, 1913			$8,183 60

CONTINGENT FUND.

Dr.

Balance October 1, 1912	$8,657 94	
Appropriation, Chap. 546, Laws of 1912	3,000 00	
		$11,657 94

Cr.

Salary of Elizabeth Gorham, stenographer	$1,200 00	
Furniture and furnishings	1,186 36	
Alonzo P. Adams, Jr., examining securities held in trust by Superintendent of Banks	50 00	
Stamps and stamped envelopes	758 52	
Investigation of Union Bank of Brooklyn	1,837 87	
Investigation of Borough Bank of Brooklyn	2,500 00	
Appraising property	110 00	
Printing	1,156 90	
Rental, safe deposit vaults	150 00	
		8,949 65
Available balance October 1, 1913		$2,708 29

PETTY FUND — FEES FOR COPYING, ETC.

Dr.

Received during the year	$72 05

Cr.

Payment to State Treasurer as required by law	71 05
Balance October 1, 1913	$1 00

INTEREST FUND, FAILED SAVINGS INSTITUTIONS.

Dr.

Balance October 1, 1912	$10,765 56	
Interest December 31, 1912	1,097 90	
Interest March 31, 1913	479 21	
Interest June 30, 1913	1,066 17	
Interest September 30, 1913	506 54	
		$13,915 38

Cr.

Balance October 1, 1913	13,915 38

EXAMINERS' FUND.

Dr.

Balance October 1, 1912	$17,089 16	
Appropriation, Chap. 546, Laws of 1912	140,000 00	
		$157,089 16

Cr.

Adams, G. S.	$3,379 77	
Allen, W. S.	4,334 38	
Andrews, H. S.	4,668 89	
Barber, A. S.	4,035 08	
Broderick, J. A.	4,450 20	
Bullock, B. B.	3,069 14	
Campbell, A. T.	5,591 17	
Crane, F. G.	3,106 16	
Egbert, G. W.	6 00	
Eshelman, E. T.	4,182 62	
Graham, E. J.	68 45	
Hermans, C. W.	3,690 93	
Hoag, F. B.	2,544 88	
Horne, C. A.	6 00	
Howe, E. F.	3,121 96	
Humphrey, R. W.	3,914 57	
Hutchins, C.	4,054 15	
Kavanagh, R. P.	4,038 39	
Kennedy, H. B.	3,680 23	
Kennedy, J. J.	3,578 71	
Killip, N. T.	3,710 10	
Love, J. S.	4,013 20	
MacCallum, W. A.	4,884 09	
Macdonald, N. J.	2,932 23	
McLaughlin, G. V.	2,919 14	
Mesick, J. I.	611 61	
Moreland, Andrew	5,193 75	
Morey, A. H.	3,839 41	
Moriarty, J. D.	35 05	
Noble, Frank	4,437 25	
O'Shaughnessy, J. J.	3,251 86	
Orens, Nathaniel	2 72	
Plant, G. A.	3,157 01	
Pyterman, T. A.	3,095 21	
Quinn, D. W., Jr.	1,650 84	
Rhodes, F. C.	3,067 98	
Satterlee, E. K.	2,322 82	
Scott, I. V.	3,156 75	
Smith, G. F.	4,085 78	
Taylor, R. W.	417 50	
Tompkins, H. L.	3,773 13	
Wheeler, A. B.	2,421 54	
Wolf, Walther	610 43	
Young, H. J.	5,625 72	
Stamped envelopes and postage	1,068 08	
		135,804 88
Balance October 1, 1913		$21,284 28

DEPARTMENT ROSTER.

Two additional bank examiners were appointed during the year to meet the demand caused by the growth of the work of examinations. The examiners actively employed in the field at all

times during the year numbered thirty-five. In addition to the field force four examiners were exclusively employed as Special Deputy Superintendents in charge of the work of liquidating closed institutions; one served as secretary of the Department; two were engaged almost exclusively in office duties, and another served as the head of the credit bureau in the New York branch office. Ralph W. Taylor, of New York city, and John I. Mesick, of Albany, were appointed from the civil service eligible list as assistant examiners, at a compensation of $8 per day, when actually employed, and railroad fare. The appointments took effect July 1, 1913.

The following is the roster of the Department in detail:

NAMES AND TITLES.	Year of appointment.	Compensation.
George C. Van Tuyl, Jr., superintendent	1911	$7,000 per annum.
George I. Skinner, first deputy superintendent	1897	6,000 per annum.
Edward J. Graham, second deputy superintendent	1911	5,500 per annum.
Walther Wolf, third deputy superintendent	1910	5,000 per annum.
Willard E. McHarg, confidential clerk and private secretary (examiner)	1911	3,500 per annum.
John D. Moriarty, chief clerk and examiner, Albany office	1883	3,000 per annum.
Nathaniel Orens, book-keeper, New York office	1906	1,800 per annum.
Peter N. Shippee, clerk, Albany office	1906	1,500 per annum.
Anna G. Bristow, confidential stenographer to superintendent, Albany office	1902	1,500 per annum.
Carrie M. Clancy, stenographer, Albany office	1901	1,400 per annum.
Florence Sellvin, confidential stenographer, New York office	1911	1,300 per annum.
A. I. Rand, stenographer, New York office	1900	1,300 per annum.
Clinton D. Ganse, stenographer, New York office	1904	1,600 per annum.
Elizabeth Gorham, stenographer, New York office	1911	1,200 per annum.
Louis Neiman, stenographer, New York office	1911	900 per annum.
Blanche M. Borthwick, stenographer, Albany office	1907	1,200 per annum.
Mary H. Shields, stenographer, Albany office	1907	1,200 per annum.
Elizabeth E. Staley, filing clerk	1908	1,100 per annum.
John J. Sullivan, page	1911	480 per annum.
Harriett B. Kennedy, clerk, New York office	1912	1,000 per annum.
Ottilia M. Dinsenbacher, typewriter copyist, New York office	1913	600 per annum.
		Per diem when actually employed.
A. T. Campbell, chief examiner	1898	$18 and railroad fare.
H. J. Young, general examiner	1895	16 and railroad fare.
C. W. Hermans, general examiner	1896	16 and railroad fare.
H. S. Andrews, general examiner	1908	16 and railroad fare.
E. L. Dodge, general examiner*	1904	16 and railroad fare.
Andrew Moreland, general examiner	1908	14 and railroad fare.
Frank Noble, general examiner	1908	14 and railroad fare.
W. A. MacCallum, general examiner	1908	13 and railroad fare.
W. S. Allen, general examiner	1895	13 and railroad fare.
R. W. Humphrey, general examiner	1902	13 and railroad fare.
B. D. Haight, general examiner*	1907	13 and railroad fare.
Claude Hutchins, examiner	1908	13 and railroad fare.
R. P. Kavanagh, examiner	1908	13 and railroad fare.
J. S. Love, examiner	1895	13 and railroad fare.
G. F. Smith, examiner	1907	13 and railroad fare.
J. A. Broderick, examiner	1910	13 and railroad fare.
G. W. Egbert, assistant examiner*	1910	12 and railroad fare.
Willard E. McHarg, assistant examiner†	1911	12 and railroad fare.
E. T. Eshelman, assistant examiner	1909	12 and railroad fare.
C. A. Horne, assistant examiner*	1909	12 and railroad fare.

*Receives $14 per day when acting as special deputy to assist the superintendent in liquidation and distribution in the case of closed institutions.

† Receives $12 per day and railroad fare when actually employed as an examiner, and at the rate of $3,500 per annum when performing the duties of confidential clerk and private secretary.

NAMES AND TITLES.	Year of appointment.	Per diem when actually employed.
J. J. Kennedy, assistant examiner	1910	$12 and railroad fare.
H. L. Tompkins, assistant examiner	1909	12 and railroad fare.
G. S. Adams, assistant examiner	1905	11 and railroad fare.
G. A. Plant, assistant examiner‡	1906	11 and railroad fare.
A. S. Barber, assistant examiner	1908	10 and railroad fare.
N. T. Killip, assistant examiner	1909	10 and railroad fare.
Ben. B. Bullock, assistant examiner	1911	10 and railroad fare.
F. G. Crane, assistant examiner	1910	10 and railroad fare.
A. H. Morey, assistant examiner	1911	10 and railroad fare.
E. F. Howe, assistant examiner	1911	10 and railroad fare.
H. B. Kennedy, assistant examiner	1911	10 and railroad fare.
J. J. O'Shaughnessy, assistant examiner	1910	10 and railroad fare.
T. A. Pyterman, assistant examiner	1910	10 and railroad fare.
D. W. Quinn, Jr., assistant examiner	1910	10 and railroad fare.
F. C. Rhodes, assistant examiner	1911	10 and railroad fare.
I. V. Scott, assistant examiner	1911	10 and railroad fare.
N. J. Macdonald, assistant examiner	1911	10 and railroad fare.
G. V. McLaughlin, assistant examiner	1911	10 and railroad fare.
E. K. Satterlee, assistant examiner	1912	10 and railroad fare.
A. B. Wheeler, assistant examiner	1912	8 and railroad fare.
Ralph W. Taylor, assistant examiner	1913	8 and railroad fare.
John I. Mesick, assistant examiner	1913	8 and railroad fare.
F. B. Hoag, assistant examiner§	1908	$2,300 per annum.

‡ Receives at the rate of $2,700 when at work in the Albany office of the department.
§ Receives $10 per day and railroad fare when engaged in examination work in the field, and at the rate of $2,300 when engaged as an examiner in the verification bureau of the Department.

LEGISLATION OF 1913.

While the act to create the revision commission was the most important of the measures enacted during the year, a number of other valuable laws were put upon the statute books in 1913.

Three laws which will assist in making more effective the supervision of banking institutions by this Department are chapters 451, 482 and 670 of the Laws of 1913. These also passed the Legislature and were signed after receiving the indorsement of the Governor's Committee of Inquiry. The first of these measures pertains to examinations of banking institutions by their directors.

During the investigation into the affairs of the Union Bank of Brooklyn it was found that certain of the officers of that corporation had caused large loans to be made to irresponsible individuals and to dummy corporations controlled by them from which loans the officers themselves received the benefit either directly or indirectly. A similar condition has also been found in some of the other failed institutions.

Chapter 451 makes it the duty of the directors of banks and trust companies in making their semi-annual examinations of such corporations to make a special investigation as to the existence of loans of this character and to set forth in their report in detail every liability, direct or indirect, contingent or otherwise, of every officer or director of every corporation of which any such officer or director is also an officer or director or in which he is beneficially interested as a shareholder, creditor or otherwise. The directors of such corporations have, of course, a much more intimate knowledge of the corporate and other business connections of their fellow directors than an examiner of this Department can possibly obtain.

This law places, to a considerable extent, the responsibility for the existence of such dummy loans upon the directors charged with the duty of making such semi-annual examinations. It will greatly strengthen the Banking Law of the State and serve to safeguard depositors with State institutions.

Chapter 482 came into being because during the course of the investigation of the Union Bank of Brooklyn it became evident that books and records of the bank and of its various branches had been kept in such a manner as to facilitate the frauds perpetrated by officers and employees.

The new law gives the Superintendent of Banks the power to require the officers of a corporation to keep its books and accounts in such a manner as to enable his examiners to readily ascertain the true condition of its affairs, and, in case of the refusal of an institution to follow his instructions, imposes a penalty of $100 for each day the institution neglects or fails to comply with his requirements without compelling him in case of disobedience to proceed to the extreme measure of closing the institution.

Chapter 670 amends subdivision 8 of section 27 of the Banking Law, in relation to loans by a corporation organized under the Banking Law to enable the incorporators or shareholders to pay for, hold or purchase shares of stock of such corporation, and is one of the laws resulting from the investigation into the affairs of the Union Bank of Brooklyn.

The purpose of this law was, of course, to prevent a virtual reduction in the amount of capital stock through loans to share-

holders who had originally paid in the capital in cash. It also, to some extent, insures control of the institution by solvent shareholders.

The law has sometimes been evaded by making a loan ostensibly without collateral, while the certificate of shares was actually held in escrow by some officer. In other cases, where the organization of a bank or trust company has been the result of a speculative promotion, the original incorporators have in the first instance borrowed money of other institutions, in order to enable them to pay in the amount of capital stock, and have assigned their shares to the other institutions. At a later date, these loans have been paid with funds borrowed without collateral from the institution so organized.

In the case of the Union Bank of Brooklyn, it was evident that after the control of one institution had been obtained, its funds were used to purchase control of another institution which was then practically merged with the first institution, and further sums borrowed to obtain control of other institutions which were again practically merged and turned into branches. In this manner a large and unwieldy institution was built up with borrowed money obtained from the institutions whose stock was purchased, although the borrowers had no large means of their own and placed very little of their own money at risk.

The amendment prohibits any corporation from either directly or indirectly loaning any money or property to any person for the purpose of enabling him to pay for or hold shares of its stock either as the result of an original subscription to its shares or a purchase of its shares, unless the loan is made upon security worth at least 15 per cent. more than the amount of the loan. The effect of its enactment will prevent an officer, director or shareholder from obtaining a loan for the purposes mentioned, unless he has sufficient property in addition to these shares to enable him to secure the loan.

Chapter 94 of the Laws of 1913 amended the present Banking Law, in accordance with one of the recommendations made by the present Superintendent of Banks in his annual report to the Legislature. It permits the removal of a trustee of a savings bank from office whenever his conduct and habits are, in the judgment

of three-fourths of the trustees of such savings bank, of such a character as to be injurious to it, or he has been, in the judgment of three-fourths of the trustees of such bank, guilty of acts that are detrimental or hostile to its interests. Prior to the enactment of this law, the trustees of a savings bank either named in the certificate of incorporation or thereafter elected to fill vacancies held office for life. The law prevents any abuse of the power of removal by requiring that a written copy of the charges be served upon the trustees personally at least two weeks before the regular meeting of the board of trustees at which action is finally taken. It further requires the affirmative vote of three-fourths of the trustees of such savings bank, such vote to be by ayes and nays and made a part of the record of the minutes of the meeting. The written approval of the Superintendent of Banks to such removal must, also, be obtained and made a part of the record.

Chapter 102 of the Laws of 1913 transfers to the law of this State one of the most valuable provisions of the National Banking Act, with relation to crimes against banking institutions committed by officers, directors, employees or agents thereof.

In the various attempts which have been made to punish the officers of failed institutions in New York City and Brooklyn, it was found impossible to convict for acts which would have been speedily and severely punished under the National Banking Act. This law is in accordance with another of the present Superintendent's recommendations to the Legislature. It will further safeguard the interests of depositors with such institutions and aid in the punishment of crime when such depositors have been wronged and defrauded by officers of institutions in which they have had confidence.

Chapter 103 of the Laws of 1913 gives the stockholders of trust companies organized under the Banking Law the same power to discontinue business and voluntarily dissolve the corporation that is conferred upon the stockholders of banks by section 99 of the Banking Law. It affords the stockholders of a solvent trust company a speedy and inexpensive method of liquidation.

Chapter 113 of the Laws of 1913 requires trustees of savings banks who, under previous laws, have not been required to take an oath of office to take and file such an oath with the Superin-

tendent of Banks. It also requires each trustee of a savings bank to file annually with the Superintendent of Banks a statement to the effect that he is, at the date thereof, a trustee of such corporation and that he has not resigned, become ineligible or in any other manner vacated his office as such trustee. The statute conforms to another recommendation to the Legislature made by the Superintendent of Banks.

Chapter 317 of the Laws of 1913 reduces from $5,000,000 to $2,000,000 the capital and surplus which a trust company of this State is required to have in order to maintain a branch without the State, either in the United States or in foreign countries. It also validates mortgages heretofore given by foreign corporations to trust companies within their own domicile upon real estate located within the State of New York. Trust companies of this State were first authorized to maintain branch offices without the State in the year 1911. It was believed that the opening of such branch offices would not only be of benefit to the particular institutions which, under the statute, were authorized to maintain such offices, but would also promote our commercial relations with foreign countries, be of convenience to our citizens traveling abroad and facilitate those large financial transactions which in their ultimate results affect the interests of many communities and a large proportion of our people. Experience has demonstrated the soundness of those views. Under the previous statute, however, the power to open such a branch office was limited to a very few of the largest trust companies and companies which are controlled by the large financial interests. The amendment to the statute extends this privilege to other trust companies having sufficient capital and surplus to enable them to maintain such branches and insure safety.

Chapter 334 of the Laws of 1913 is designed to qualify notaries who are stockholders, officers or employees of banks to take acknowledgments, or make protests of paper in which the bank is interested, or administer oaths to other officers of the bank. The main purpose of the law is to qualify the notary, where a stockholder, to take acknowledgments of instruments running to the bank or to make protests of the bank's paper.

Chapter 416 of the Laws of 1913 was prepared and introduced for the purpose of legalizing as investments for the savings banks of the State the bonds of the State of Tennessee which it proposed to issue in substitution of bonds which matured July 1, 1913, or from the proceeds of which it proposed to pay such bonds at maturity.

Chapter 484 of the Laws of 1913 makes it possible that a savings bank just across the Connecticut line, or a trust company located over the Pennsylvania line, can legally make a loan upon real estate located within this State without first obtaining a license from the Superintendent of Banks. This requirement which was held necessary formerly not only inconvenienced borrowers in isolated and scattered cases, but tended to increase the interest exacted from borrowers upon real estate security, and, at a time when the State is doing all in its power to encourage home building and home owning and endeavoring in every way to encourage settlers upon abandoned farms, this effect of the old law could not have been contemplated.

Chapter 582 of the Laws of 1913 relates to credit unions, and is one of the results of recent investigations by commissions authorized by the National government and various State governments and by public-spirited individuals interested in the development of the country, in investigating certain systems of loaning in vogue in France, Germany and other European countries. It is designed to relieve the worthy poor from the exactions of the so-called "Loan Sharks," and provides for the incorporation of "Credit Unions" for the purpose of promoting thrift among members and making loans to members at reasonable rates, with or without security. If this law shall even to a limited degree fulfill the expectations of its author, it will do much to ameliorate conditions among the indigent but worthy poor. The law is also designed to enable associations of farmers to make loans to members for productive purposes.

Chapter 628 of the Laws of 1913 is an amendment designed to legalize within this State the Morris plan of industrial savings and loans. This special plan was devised with the avowed purpose of enabling worthy and respectable borrowers of little or no means to obtain loans which they could pay off in instalments without

exposing themselves to the exactions of the so-called "loan sharks" while affording a comparatively safe and profitable investment to those who furnished the funds.

It is stated that a number of institutions have been incorporated in several of the large cities of the country to do business upon this plan and that they have been thus far successful. The Fidelity Corporation of America, located at Norfolk, Virginia, has been organized to assist in the establishment of such corporations in different states. Sufficient safeguards are provided in this and other sections of the Banking Law to enable the Superintendent of Banks, without danger, to ascertain from an actual trial whether or not the system will accomplish the very commendable purposes avowed.

In conclusion, the Superintendent of Banks cherishes the hope that the result of the labors of the commission appointed to revise the Banking Law of the State may be such as to commend itself to the Legislature and bring about the enactment of such laws as will be of lasting benefit to depositors with our State institutions and the general public.

Respectfully submitted,

GEO. C. VAN TUYL, JR.,

Superintendent of Banks.

APPENDIX.

WEEKLY BULLETINS.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 6, 1912.

Weekly bulletin as required by Section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

No items to be noted on the weekly bulletin of this date.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 13, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Sept. 6, 1912. RUSHVILLE STATE BANK.

Location: Rushville, N. Y.

The "Rushville Chronicle" designated as the newspaper in which to publish notice of intention to organize the Rushville State Bank.

Sept. 10, 1912. CALL FOR REPORTS.

Call issued for quarterly reports by banks, trust companies and individual bankers, the close of business on Monday, Sept. 9, 1912, being designated as the day with reference to which such report should be made.

Sept. 12, 1912. LONG ISLAND CITY SAVINGS BANK.

Location: No. 21 Jackson Avenue, Long Island City, N. Y.

Consent given to change of location of the place of business of said bank from No. 21 Jackson Avenue, Long Island City, Borough of Queens, City of New York, to Queens Court Plaza Building, Queensboro Bridge Plaza, in said borough and city, such change to take place not later than October 1, 1912.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 20, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Sept. 18, 1912. HOMESTEAD AID ASSOCIATION.

Location: No. 19 West Mohawk street, Buffalo, N. Y.

Approval of change of location of said association from No. 19 West Mohawk street, Buffalo, N. Y., to No. 360 Pearl street, in the same city, given.

Sept. 19, 1912. BANK OF ONONDAGA.

Location: Onondaga Valley, N. Y.

Capital: $25,000.

Certificate of authorization issued.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 27, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Sept. 21, 1912. GUARANTY TRUST COMPANY OF NEW YORK.

Location: No. 28 Nassau street, New York, N. Y.

THE STANDARD TRUST COMPANY OF NEW YORK.

Location: No. 25 Broad street, New York, N. Y.

Approval of merger of The Standard Trust Company of New York into the Guaranty Trust Company of New York given.

Sept. 25, 1912. SECURITY SAVINGS AND LOAN ASSOCIATION OF BUFFALO, N. Y.
Location: Buffalo, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *October* 4, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Sept. 27, 1912. SECURITY SAVINGS AND LOAN ASSOCIATION OF BUFFALO, N. Y.
Location: Buffalo, N. Y.
Certificate of authorization issued.

Oct. 1, 1912. GUARANTY TRUST COMPANY OF NEW YORK.
Location: No. 28 Nassau street, New York, N. Y.
Approval given of increase of capital stock of the Guaranty Trust Company of New York from $5,000,000 to $9,500,000.

Oct. 3, 1912. NORTHPORT TRUST COMPANY.
Location: Northport, N. Y.
The "Northport Journal" designated as the newspaper in which to publish notice of intention to organize the Northport Trust Company.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *October* 11, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Oct. 4, 1912. POLISH-AMERICAN COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: No. 499 Atlantic avenue, Brooklyn, N. Y.
Approval given to change of location of said association from No. 499 Atlantic avenue, Brooklyn, N. Y., to No. 716 Third avenue, in the same city.

Oct. 9, 1912. GUARANTY TRUST COMPANY OF NEW YORK.
Location: No. 28 Nassau street, New York, N. Y.
Approval given to the opening of a branch office by the Guaranty Trust Company of New York at No. 25 Broad street, in the Borough of Manhattan, City of of New York, the former place of business of the Standard Trust Company of New York city.

Oct. 10, 1912. CORN EXCHANGE BANK.
Location: No. 13 William street, New York, N. Y.
Approval given to the opening of a branch office by the Corn Exchange Bank at the corner of Tremont and Arthur avenues, Borough of the Bronx, city of New York.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *October* 18, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Oct. 15, 1912. GUARANTY TRUST COMPANY OF NEW YORK.
Location: No. 28 Nassau street, New York, N. Y.
Approval given of an increase of the capital stock of the Guaranty Trust Company of New York from $9,500,000 to $10,000,000.

Oct. 16, 1912. GUARANTY TRUST COMPANY OF NEW YORK.
Location: No. 28 Nassau street, New York, N. Y.
THE STANDARD TRUST COMPANY OF NEW YORK.
Location: No. 25 Broad street, New York, N. Y.
Merger agreement entered into by the Boards of Directors of the Guaranty Trust Company of New York and the Standard Trust Company of New York, with the approval of the Superintendent of Banks on the 21st day of September, 1912, and verified copies of proceedings of meetings of the shareholders of said companies held for the purpose of approving such agreement, filed in the office of the Superintendent of Banks.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *October* 25, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Oct. 18, 1912. RUSHVILLE STATE BANK.
Location: Rushville, N. Y.
Certificate to incorporate the Rushville State Bank filed for examination in the Banking Department.
Capital: $25,000.

Directors.

George M. Fitch, Lewis C. Williams,
Daniel L. Paddock, Frank B. Loomis,
Robert G. Perry, T. M. Jackson,
M. J. Wilson,
Rushville, N. Y.
William G. Dean,
T. C. Williams, Prattsburgh, N. Y.

Oct. 23, 1912. POLISH AMERICAN COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: No. 499 Atlantic avenue, Brooklyn, N. Y.
Approval given to change of location of said association from No. 499 Atlantic avenue, Brooklyn, N. Y., to No. 660 Third avenue, in the same borough and city.

Oct. 24, 1912. SUMNER SAVINGS BANK.
Location: 12 Graham avenue, Brooklyn, N.Y.
Resolution of the Board of Trustees of the Sumner Savings Bank reducing the number of its trustees from fourteen, the present number, to thirteen, filed in Banking Department.

Oct. 24, 1912. NEW BRIGHTON COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: No. 429 Richmond Terrace, New Brighton, N. Y.
Approval given to change of location of said association from No. 429 Richmond Terrace, New Brighton, N. Y., to No. 425 Richmond Terrace, in the same borough and city.

Oct. 24, 1912. PROSPECT PARK BANK.
Location: No. 885 Flatbush avenue, Brooklyn, N. Y.
Petition of the Prospect Park Bank for leave to change its name to " The Bank of Flatbush " approved.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *November* 1, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Oct. 28, 1912. SECURITY BANK OF NEW YORK.
Location: Fifth avenue, cor. 14th street, New York, N. Y.
Notice received of the closing of the Lenox Hill branch of the Security Bank of New York, located at No. 180 East 22d street, New York.

Oct. 29, 1912. WOODHAVEN BANK.
Location: Woodhaven, N. Y.
Superintendent of Banks took possession of the Woodhaven Bank.
Superintendent appointed Daniel W. Quinn, Jr., State Bank Examiner, of New York, N. Y., Special Deputy Superintendent of Banks to assist in the liquidation of the affairs of the closed Woodhaven Bank. Compensation $14 per day, when actually employed.
Brooklyn Trust Company designated as depositary.

Oct. 29, 1912. BISCHOFF'S BANKING HOUSE.
Location: Borough of Manhattan, city of New York.
Capital: $250,000.

Directors.

James S. Meng,
William J. Becker,
Adolph Vogel,
Albert P. Massey,
Hermann Winter,
New York city.
Frank F. Lisiecki, Brooklyn, N. Y.
George Batten, Montclair, N. J.
Certificate to incorporate filed for examination in the Banking Department.

Oct. 30, 1912. UNION STOCK YARDS BANK OF BUFFALO.
Location: Cor. William and Depot streets, Buffalo, N. Y.
Designated as a depositary for the lawful money reserve of state banks and trust companies.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *November* 8, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Nov. 2, 1912. SECURITY BANK OF NEW YORK.
Location Fifth avenue and 14th street, New York, N. Y.
Consent given to the opening of a branch office by the Security Bank of New York at No. 1973 First avenue, Borough of Manhattan, city of New York.

Nov. 6, 1912. FRANKLIN TRUST COMPANY.
Location: No. 164 Montague street, Brooklyn, N. Y.
Consent given to the opening of a branch office by the Franklin Trust Company at the Naval Branch of the Young Men's Christian Association, No. 167 Sands street, Borough of Brooklyn, city of New York.

Nov. 7, 1912. RUSHVILLE STATE BANK.
Location: Rushville, N. Y.
Capital: $25,000.

Directors.

George M. Fitch, Lewis C. Williams,
Daniel L. Paddock, Frank B. Loomis,
Robert G. Perry, T. M. Jackson,
H. J. Wilson,
Rushville, N. Y.
William G. Dean,
T. C. Williams,
Prattsburgh, N. Y.
Certificate of authorization issued.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *November* 15, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Nov. 11, 1912. GUARANTY TRUST COMPANY OF NEW YORK.
Location: No. 28 Nassau street, New York, N. Y.
Consent given to change of location of the principal place of business of the Guaranty Trust Company of New York from its present location, No. 28 Nassau street, in the borough of Manhattan, city of New York, to No. 140 Broadway, in the same borough and city, such change to be made on or after March 1, 1913.

Nov. 12, 1912. CENTRAL TRUST COMPANY OF NEW YORK.
Location: No. 54 Wall street, New York, N. Y.
Application of the Central Trust Company of New York for leave to open a branch office of said company at the southwest corner of Madison avenue and 42d street, in the borough of Manhattan, city of New York, filed in this Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *November* 22, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Nov. 15, 1912. CENTRAL TRUST COMPANY OF NEW YORK.
Location: No. 54 Wall street, New York, N. Y.
Consent given to the opening of a branch office by the Central Trust Company of New York at the southwest corner of Madison avenue and 42d street, in the borough of Manhattan, city of New York, said branch to be opened on or after May 1, 1913.

Nov. 15, 1912. RIVERSIDE COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: Hamilton and Thompson streets, Buffalo, N. Y.
Approval given of a change of location of said association from its present location at Hamilton and Thompson streets, Buffalo, N. Y., to No. 1911 Niagara street, in the same city.

Nov. 20, 1912. UNION STOCK YARDS BANK OF BUFFALO.
Location: Buffalo, N. Y.
Consent given to a decrease in the number of directors of said bank from eighteen to fifteen.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *November* 29, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Nov. 22, 1912. EXCELSIOR SAVINGS BANK.
Location: No. 46 West 24th street, borough of Manhattan, city of New York.
Consent given to change of location of the place of business of the Excelsior Savings Bank from No. 46 West 24th street, borough of Manhattan, city of New York, to the northeast corner of 23d street and Sixth avenue, in the same borough and city, such change to take effect on or after November 23, 1912.

Nov. 26, 1912. CITIZENS TRUST COMPANY.
Location: Broadway and Sumner avenue, Brooklyn, N. Y.
Consent given to reduction in number of directors of said company from twenty-five to twenty-four.

Nov. 26, 1912. APPOINTMENT OF BANK EXAMINER.
Mr. E. K. Satterlee, of New York city, appointed a bank examiner at a compensation of $10 per day, when actually employed, and railroad fare, said appointment to take effect November 29, 1912.
Mr. Satterlee has been the national bank examiner for northern and eastern New York, and is transferred to the staff after passing a civil service examination. The transfer was made by arrangement with Comptroller of the Currency Murray.

Nov. 27, 1912. PROSPECT PARK BANK OF BROOKLYN.
Location: No. 885 Flatbush avenue, Brooklyn, N. Y.
Certified copy of order of the Supreme Court of the State of New York, dated November 22, 1912, granting leave to change the name of the Prospect Park Bank of Brooklyn to "The Bank of Flatbush" filed in this Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *December* 6, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Dec. 3, 1912. THE BANK OF BRITISH WEST AFRICA, LIMITED.
Location: Nos. 17 and 18 Leadenhall street, London, England.
The Superintendent of Banks granted a license to The Bank of British West Africa, Limited, permitting it, under the provisions of section 33-a of the Banking Law, to conduct a branch of its business at No. 74 Wall street, borough of Manhattan, City of New York.

Dec. 3, 1912. CENTRAL BANK OF ROCHESTER.
Location: No. 3 Main street, East, Rochester, N. Y.
Approval given to the increase of the capital stock of said bank from $200,000 to $250,000.

Dec. 3, 1912. NORTH SIDE BANK OF BROOKLYN.
Location: Nos. 33 and 35 Grand street, Brooklyn, N. Y.
Consent given to change of principal place of business of said bank from Nos. 33 and 35 Grand street, in the borough of Brooklyn, city of New York, to Nos. 225 and 227 Havemeyer street, in the same borough and city, such change to take effect on or after December 15, 1912.

Dec. 3, 1912. NORTH SIDE BANK OF BROOKLYN.
Location: Nos. 33 and 35 Grand street, Brooklyn, N. Y.
Consent given to the opening of a branch office of said bank at Nos. 33 and 35 Grand street, in the borough of Brooklyn, city of New York, upon condition that the branch office of said bank now maintained at Nos. 225 and 227 Havemeyer street, in said borough and city, shall be discontinued as a branch.

Dec. 5, 1912. BANK OF HOLLAND.
Location: Holland, N. Y.
Consent given to increase in the number of directors of said bank from eleven, the present number, to thirteen.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *December* 13, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Dec. 9, 1912. KAATERSKILL BANK.
Location: Tannersville, N. Y.
The "Tannersville Times" designated as the newspaper in which to publish notice of intention to organize the "Kaaterskill Bank."

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *December* 20, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws

Dec. 13, 1912. MADISON COUNTY TRUST AND DEPOSIT COMPANY.
Location: Oneida, N. Y.
Oneida "Democratic Union" designated as the newspaper in which to publish notice of intention to organize the Madison County Trust and Deposit Company.

Dec. 16, 1912. NATIONAL MUTUAL BUILDING AND LOAN ASSOCIATION.
Location: No. 2762 Broadway, New York, N. Y.
Certified copy of order dissolving said association filed in the Banking Department.

Dec. 17, 1912. HONG KONG AND SHANGHAI BANKING CORPORATION.
Location: No. 1 Queens road, Victoria, Hong Kong.
License issued to the Hong Kong and Shanghai Banking Corporation permitting it under the provisions of section 33-a of the Banking Law to conduct an agency at No. 36 Wall street, borough of Manhattan, city of New York.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *December* 27, 1912.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Dec. 20, 1912. NORTHPORT TRUST COMPANY.
Location: Northport, N. Y.
Capital: $100,000.

Incorporators:

Nathaniel S. Ackerly, Frank Quackenbush,
Charles T. Sammis, Richard W. Hawkins,
William B. Codling, Charles S. Mott,
Dexter K. Cole, George W. Brush,
Joseph B. Morrell, William F. Burns,
Henry S. Mott,
Northport, N. Y.
Carll S. Burr, Jr..... Commack, N. Y.
Albertus O. Gildersleeve..... East Northport, N. Y.
Thomas F. Magern..... Brooklyn, N. Y.
Henry M. Randall..... Brooklyn, N. Y.

Certificate of organization filed for examination.

Dec. 26, 1912. FLORAL PARK BANK.
Location: Floral Park, N. Y.
Consent given to change of principal place of business of said bank from the Tyson Block, in the village of Floral Park, N. Y., to the northeast corner of Tyson avenue and Jericho turnpike, in the same village, on or after the first day of January, 1913.

Dec. 26, 1912. STATE BANK OF WILLIAMSON.
Location: Williamson, Wayne county, N. Y.
Consent given to increase of capital stock of said bank from $30,000 to $60,000.

Dec. 26, 1912. THE PUBLIC BANK.
Location: Nos. 89 and 91 Delancey street, New York, N. Y.
Consent given to increase in number of directors of said bank from five, the present number, to nine.

Dec. 27, 1912. CALL FOR REPORTS.
Call issued for quarterly reports by banks, trust companies and individual bankers, the close of business on Thursday, December 26, 1912, being designated as the day with reference to which such reports should be made.

Dec. 27, 1912. BIRKBECK INVESTMENT SAVINGS AND LOAN COMPANY OF AMERICA.
Location: No. 8 Bible House, New York, N. Y.
Possession was taken of said company under section 19 of the Banking Law, and Bank Examiner James J. Kennedy, of New York, N. Y., was appointed Special Deputy Superintendent to assist the Superintendent of Banks in the liquidation of its affairs.
Hon. Charles S. Fairchild, former Secretary of the Treasury, has been the president of the company for some years, and under his direction the institution has been in the process of liquidation, and it is understood that very little now remains to be done. Mr. Fairchild has carried on negotiations with the shareholders which resulted in his taking over practically the entire stock of the association at its book value. Mr. Fairchild's idea was to protect the shareholders against any possible loss in the liquidation of the company. Special Deputy Superintendent Kennedy will work with Mr. Fairchild in liquidating the remaining affairs of the institution. The Birkbeck Company had been inactive for a considerable period. The association was chartered by the Banking Department in 1892.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *January* 3, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Dec. 30, 1912. BROOKLYN TRUST COMPANY.
Location: No. 177 Montague street, Brooklyn, N. Y.
LONG ISLAND LOAN AND TRUST COMPANY.
Location: No. 40 Court street, Brooklyn, N. Y.
Approval of merger of the Long Island Loan and Trust Company into the Brooklyn Trust Company, the name of the merged corporation to be "Brooklyn Trust Company" given.

Dec. 31, 1912. NIAGARA LOAN ASSOCIATION.
Location: Buffalo, N. Y.
Approval given of the increase of the capital stock of said association from $10,000 to $50,000.

Dec. 31, 1912. NORTHPORT TRUST COMPANY.
Location: Northport, N. Y.
Capital: $100,000.
Certificate of authorization issued.

Dec. 31, 1912. THE MUTUAL BANK.
Location: Nos. 49–51 West 33d street, New York, N. Y.
Consent given to increase in number of directors of said bank from fourteen, the present number, to fifteen.

Dec. 31, 1912. BANK OF NORTHPORT.
Location: Northport, N. Y.
NORTHPORT TRUST COMPANY.
Location: Northport, N. Y.
Approval of merger of the Bank of Northport into the Northport Trust Company, the name of the merged corporation to be "Northport Trust Company," given.

Jan. 2, 1913. BIRKBECK INVESTMENT SAVINGS AND LOAN COMPANY OF AMERICA.
Location: No. 8 Bible House, New York, N. Y.
The Corn Exchange Bank and the New York Trust Company, of New York, N. Y., appointed as depositaries for funds of said company.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *January* 10, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Jan. 8, 1913. CORN EXCHANGE BANK.
Location: No. 13 William street, New York, N. Y.
Approval given of the opening by said bank of a branch office at the northwest corner of Fourth avenue and Twenty-ninth street, borough of Manhattan, city of New York.

Jan. 8, 1913. STATE BANK OF THERESA, NEW YORK.
Location: Theresa, N. Y.
The "Theresa Gleaner" designated as the newspaper in which to publish notice of intention to organize the "State Bank of Theresa, New York."

Jan. 9, 1913. CITIZENS BANK OF BUFFALO.
Location: No. 563 William street, Buffalo, N. Y.
Consent given to the increase of the number of directors of said bank from twelve, the present number, to fourteen.

Jan. 9, 1913. NORTHPORT TRUST COMPANY.
Location: Northport, N. Y.
BANK OF NORTHPORT.
Location: Northport, N. Y.
Merger agreement entered into by the boards of directors of the Northport Trust Company and the Bank of Northport, with the approval of the Superintendent of Banks on the 31st day of December, 1912, and verified copies of proceedings of meetings of the shareholders of said corporations held for the purpose of approving such agreement, filed in the office of the Superintendent of Banks.

Jan. 15, 1913. APPOINTMENT OF TEMPORARY EXAMINER.
Mr. John I. Mesick, of No. 464 Madison avenue, Albany, N. Y., appointed Examiner for a period of not to exceed three months, at a compensation of $75 per month.

Jan. 16, 1913. CORNWALL SAVINGS BANK.
Location: Cornwall-on-Hudson, N. Y.
Consent given to change of location of the Cornwall Savings Bank, from its present location to the new building erected by the bank approximately 300 feet from its present location.

Jan. 17, 1913. FIRST MORTGAGE GUARANTEE COMPANY.
Location: Bridge plaza, North, Long Island City.
Increase of capital stock from $250,000 to $500,000 approved.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *January* 17, 1913.

Weekly bulletin, as required by section 43 of the Banking Law, chapter 2 of the Consolidate Laws.

Jan. 10, 1913. AGENCY OF BANK OF BRITISH WEST AFRICA.
Location: No. 74 Wall street, New York, N. Y.
Approval given to change of location from No. 74 Wall street, in the borough of Manhattan, city of New York, to No. 64 Wall street, in the same borough and city.

Jan. 10, 1913. AGENCY OF AFRICAN BANKING CORPORATION.
Location: No. 74 Wall street, New York, N. Y.
Approval given to change of location from No. 74 Wall street, in the borough of Manhattan, city of New York, to No. 64 Wall street, in the same borough and city.

Jan. 13, 1913. THE REMEDIAL LOAN SOCIETY OF BUFFALO INCORPORATED.
Location: Buffalo, N. Y.
License issued.

Jan. 13, 1913. MADISON COUNTY TRUST AND DEPOSIT COMPANY.
Location: Oneida, N. Y.
Certificate of organization filed for examination.

Jan. 13, 1913. CO-OPERATIVE BUILDING BANK.
Location: 15–17 West 38th street, New York, N. Y.
Consent given to a change of location of the association from 15–17 West 38th street, borough of Manhattan, city of New York, to Nos. 23 and 25 East 26th street, in the same borough and city.

Jan. 14, 1913. BROOKLYN TRUST COMPANY AND LONG ISLAND LOAN AND TRUST COMPANY.
Location: Brooklyn, N. Y.
Agreement of merger and certified copy of proceedings of special meeting of stockholders of each company approving said merger agreement held on the 13th day of January, 1913, filed in Banking Department.

Jan. 14, 1913. BROOKLYN TRUST COMPANY.
Location: No. 177 Montague street, Brooklyn, N. Y.
Approval granted to an increase of capital stock from $1,000,000 to $1,500,000.

Jan. 14, 1913. FARMERS LOAN AND TRUST COMPANY.
Location: 16-22 William street, New York, N. Y.
The establishment of a branch office of the Farmers Loan and Trust Company, in the city of Berlin, Germany, approved under the provisions of section 11 of chapter 186 of the Banking Law, as amended.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *January* 24, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Jan. 20, 1913. WALDEN SAVINGS BANK.
Location: No. 44 Main street, Walden, N. Y.
Approval of change of place of business of the Walden Savings Bank from No. 44 Main street, Walden, N. Y., to new bank building located at the corner of Ulster avenue and Bank street, in the same village, given, such change to be made on or after January 21, 1913.

Jan. 21, 1913. THE UNION SAVINGS BANK OF PATCHOGUE.
Location: No. 33 West Main street, Patchogue, N. Y.
Approval of change of place of business of The Union Savings Bank of Patchogue from No. 33 West Main street, Patchogue, N. Y., to the corner of Ocean avenue and Church street, in said village, given, such change to be made on or after January 22, 1913.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *January* 31, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Jan. 27, 1913. THE WILLIAM STREET PERMANENT SAVINGS AND LOAN ASSOCIATION OF BUFFALO, N. Y.
Location: No. 272 William street, Buffalo, N. Y.
Approval given of change of location of said association from No. 272 William street, Buffalo, N. Y., to No. 291 William street, in the same city.

Jan. 27, 1913. BISCHOFF'S BANKING HOUSE.
Location: No. 287 Broadway, New York, N. Y.

Capital: $250,000.
Directors: James S. Meng,
William J. Becker,
Adolph Vogel,
Albert P. Massey,
Hermann Winter,
of New York city.
Frank F. Lisiecki, Brooklyn, N. Y.
George Batten, Montclair, N. J.
Certificate of authorization issued.

Jan. 27, 1913. APPOINTMENT OF TYPEWRITER COPYIST.
Miss Ottilia M. Dinsenbacher, of 288 Himrod street, Brooklyn, N. Y., appointed typewriter copyist in the New York Branch Office of the Banking Department, at a salary of $600 per annum, to take effect February 1, 1913.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *February* 7, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Jan. 31, 1913. MECHANICS BANK OF BROOKLYN.
Location: Corner Montague and Court streets, Brooklyn, N. Y.
Consent given to a reduction in the number of directors of said bank from seventeen (17), the present number, to fifteen (15).

Feb. 5, 1913. BANK OF ONONDAGA.
Location: Onondaga Valley, N. Y.
Consent given to increase in the number of directors of said bank from seven (7), the present number, to nine (9).

Feb. 5, 1913. WASHINGTON TRUST COMPANY.
Location: No. 253 Broadway, New York, N. Y.
Consent given to a reduction in the number of directors of said company from twenty-six, the present number, to twenty-four (24).

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *February* 14, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Feb. 11, 1913. WOODHAVEN BANK.
Location: Woodhaven, N. Y.
The Bank of Long Island designated as a depositary for funds of the Woodhaven Bank.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *February* 21, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Feb. 14, 1913. OGDENSBURG SAVINGS AND LOAN ASSOCIATION.
Location: No. 67 State street, Ogdensburg, N. Y.
Approval given of change of location of said association from No. 67 State street, Ogdensburg, N. Y., to No. 99 Ford street, in the same city.

Feb. 14, 1913. RICHMOND COUNTY BUILDING AND MUTUAL LOAN ASSOCIATION.
Location: No. 180 Main street, Tottenville, N. Y.
Approval given of change of location of said association from No. 180 Main street, Tottenville, N. Y., to No. 192 Main street, Tottenville, N. Y.

Feb. 17, 1913. BANK OF LONG ISLAND.
Location: No. 359 Fulton street, Jamaica, N. Y.
Consent given to the opening of a branch office by said bank at the corner of University place and Clinton place, Woodhaven, Queens county, N. Y.

Feb. 18, 1913. WEST END COOPERATIVE BUILDING AND LOAN ASSOCIATION.
Location: No. 247 West 125th street, New York, N. Y.
Approval given of a change of location of said association from No. 247 West 125th street, City of New York, to No. 271 West 125th street, in the same city.

Feb. 18, 1913. NORTH SHORE BUILDING LOAN AND SAVINGS ASSOCIATION OF PORT RICHMOND, N. Y.
Location: Port Richmond, N. Y.
Approval given of the change of place of business of said association from No. 2034 Richmond Terrace, Port Richmond, New York, to No. 25 Richmond avenue, Port Richmond, New York.

Feb. 20, 1913. BANK OF BABYLON.
Location: Babylon, County of Suffolk, N. Y.
The " Babylon Leader " designated as the newspaper in which to publish notice of intention to organize the " Bank of Babylon."

Feb. 20, 1913. THE PUBLIC BANK OF NEW YORK CITY.
Location: 89 and 91 Delancey street, New York, N. Y.
Approval given of the increase of the capital stock of said bank from $300,000, to $600,000.

Feb. 20, 1913. GUARDIAN TRUST COMPANY OF NEW YORK.
Location: No. 170 Broadway, New York, N. Y.

EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.
Approval of merger of the Guardian Trust Company of New York into the Empire Trust Company, the name of the merged company to be " Empire Trust Company," given.

Feb. 20, 1913. EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.

WINDSOR TRUST COMPANY.
Location Nos. 59–65 Cedar street, New York, N. Y.
Approval of the merger of the Windsor Trust Company into the Empire Trust Company, the name of the merged corporation to be " Empire Trust Company," given.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *February* 28, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Feb. 24, 1913. CASTLETON BUILDING SAVINGS AND LOAN ASSOCIATION.
Location: Castleton, N. Y.
Certificate of authorization issued.

Directors.....	A. C. Cheney, P. C. Brashear, G. W. Timmers, G. S. Schermerhorn, C. D. Morgan, H. H. G. Ingalls, Frank Habor, Patrick McGivern, Emmons Bryant, all of Castleton, N. Y.
President.....	P. C. Brashear.
Vice President....	A. C. Cheney.
Treasurer.....	G. W. Timmers.
Secretary.....	George S. Schermerhorn.

Feb. 24, 1913. ONONDAGA PROVIDENT LOAN ASSOCIATION, INC.
Location: Onondaga County Savings Bank building, Syracuse, N. Y.
Capital: $30,000.
License issued.

Feb. 25, 1913. HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION.
Location: No. 723 Seneca street, Buffalo, N. Y.
Approval given to change of location from No. 723 Seneca street, Buffalo, N. Y., to No. 780 Seneca street, Buffalo, N. Y.

Feb. 25, 1913. THE STATE BANK.
Location: Nos. 374–378 Grand street, New York, N. Y.
Consent given to the opening of a branch office of said bank at No. 220 Fifth avenue, borough of Manhattan, city of New York, to be known as the "Fifth Avenue Branch."

Feb. 27, 1913. EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.

WINDSOR TRUST COMPANY.
Location: Nos. 59–65 Cedar street, New York, N. Y.
Merger agreement entered into by the Boards of Directors of the Empire Trust Company, of New York, and the Windsor Trust Company, of New York, with the approval of the Superintendent of Banks on the 20th day of February, 1913, and verified copies of proceedings of meetings of the shareholders of said corporations held for the purpose of approving such agreement, filed in the office of the Superintendent of Banks.

Feb. 27, 1913. EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.
Consent given to the closing of branch office of said company now located a No. 487 Fifth avenue, borough of Manhattan, city of New York.

Feb. 27, 1913. EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.
Consent given to the opening of a branch office by said company at No. 580 Fifth avenue, borough of Manhattan, city of New York, to be known as "Empire Trust Company, Fifth Avenue Branch."

Feb. 27, 1913. EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.
Consent given to the opening of a branch office by said company at Nos. 59–65 Cedar street, in the borough of Manhattan, city of New York, to be known as "Empire Trust Company, Cedar Street Branch."

Feb. 27, 1913. EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.
Consent given to the opening on March 5, 1913, of a branch office by said company at No. 170 Broadway, in the borough of Manhattan, city of New York, to be known as "Empire Trust Company, Guardian Branch."

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *March* 7, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Mar. 4, 1913. THE STATE BANK.
Location: Nos. 374–378 Grand street, New York, N. Y.
Consent given to the opening of a branch office by said bank at No. 7 West 26th street, borough of Manhattan, city of New York, to be known as the "Madison Square Branch." This consent is given in lieu of consent given on February 25, 1913, for the opening of a branch office by said bank at No. 220 Fifth avenue, borough of Manhattan, city of New York, to be known as the "Fifth Avenue Branch."

Mar. 6, 1913. BROADWAY SAFE DEPOSIT COMPANY.
Location: No. 1 Madison avenue, New York, N. Y.
Consent given to increase in number of directors of said company from five, the present number, to seven.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *March* 14, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Mar. 8, 1913. CALL FOR REPORTS.
Call issued for quarterly reports by banks, trust companies and individual bankers, the close of business on Friday, March 7, 1913, being designated as the day with reference to which such reports should be made.

Mar. 8, 1913. THE BANKING AND MORTGAGE COMPANY OF AMERICA.
Location: New York, N. Y.
Capital: $100,000.
Directors: C. Lionel Marcus,
Samuel H. Sternberg,
Bernard K. Marcus,
Joseph Herbst, all of New York, N. Y.
Harland B. Tibbetts, Brooklyn, N. Y.
Certificate of authorization issued.

Mar. 10, 1913. EDGEHILL COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: No. 84 William street, New York, N. Y.
Approval given to change of location from No. 84 William street, borough of Manhattan, city of New York, to Spuyten Duyvil, borough of the Bronx, city of New York.

Mar. 14, 1913. MADISON COUNTY TRUST AND DEPOSIT COMPANY.
Location: Oneida, Madison county, N. Y.
Capital: $100,000.
Incorporators:

John H. Brown,	John Maxwell,	Manford J. Dewey,
Robert Paul,	William W. Warr,	Alfred J. Luce,
Robert L. Crockett,	Albert V. Needham,	Alfred L. Goodrich,
Emory E. Torrey,	Jay Farrier,	Thomas W. Angell,
James Moore,	Willard E. Stone,	Clark A. Frost,
Charles M. Stone,	John R. Loomis,	Clayton Frost,
Saner C. Bell,	Charles R. Covilla,	All of Oneida, N. Y.

William R. Olney, Rome, N. Y. Crawford Getman, Cleveland, N. Y.
Certificate of authorization issued.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *March* 21, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws

Mar. 14, 1913. STATE BANK OF THERESA.
Location: Theresa, Jefferson county, N. Y.
Capital: $25,000.
Incorporators: Charles A. Young, John J. Makepeace,
William L. Root, George D. Walradt,
William D. Morrow, of Theresa, N. Y.
Floyd L. Carlisle, of Watertown, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

Mar. 15, 1913. CITY SAVINGS BANK.
Location: Corner Flatbush and Fourth avenues, Brooklyn, N. Y.
Approval given of the change of place of business of said bank from its present location to the new building located at the junction of Flatbush avenue, Lafayette avenue and Rockwell place, in the borough of Brooklyn, city of New York, such change to be made on or after May 1, 1913.

Mar. 19, 1913. GUARANTY TRUST COMPANY.
Location: No. 28 Nassau street, New York, N. Y.
Consent given to closing, on or after April 7, 1913, of branch office of the Guaranty Trust Company known as the "Standard Branch," located at No. 25 Broad street, in the borough of Manhattan, city of New York, the business of said branch to be transacted at the main office of said company, No. 140 Broadway, in the same borough and city.

Mar. 19, 1913. BANK OF ELLICOTTVILLE.
Location: Ellicottville, N. Y.
Approval given to the increase of the capital stock of said bank from $25,000 to $50,000.

Mar. 20, 1913. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY.
Location: Borough of Manhattan, City of New York.
Capital: $100,000.
Directors: Rudolph Keppler, Ernest Groesbeck,
James B. Mahon, Warren B. Nash,
Henry K. Pomeroy, all of New York, N. Y.
Certificate of incorporation filed.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *March* 28, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Mar. 21, 1913. THE SAFETY BUILDING-LOAN AND SAVINGS ASSOCIATION OF THE CITY OF ALBANY.
Location: No. 45 Maiden Lane, Albany, N. Y.
Approval given of change of location of said association from No. 45 Maiden Lane, Albany, N. Y., to Room 12, Tweddle building, in the same city.

Mar. 24, 1913. BANK OF DELEVAN.
Location: Delevan, N. Y.
"The Cattaraugus Press" designated as the newspaper in which to publish notice of intention to organize the "Bank of Delevan."

Mar. 26, 1913. STATE BANK OF THERESA.
Location: Theresa, N. Y.
Capital: $25,000.
Certificate of authorization issued.

Mar. 26, 1913. CITIZENS TRUST COMPANY OF BROOKLYN.
Location: No. 774 Broadway, Brooklyn, N. Y.
Approval given of a change of name of the Citizens Trust Company of Brooklyn to "Citizens Trust Company."

Mar. 27, 1913. THE STATE BANK.
Location: Nos. 374–378 Grand street, New York, N. Y.
Approval given of the opening of a branch office of said bank in the Knickerbocker building, corner of Westchester and Union avenues, borough of the Bronx, city of New York.

Mar. 28, 1913. BANK OF BUFFALO.
Location, Buffalo, N. Y.
Approval given to increase of capital stock of said bank from $500,000 to $1,000,000.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *April* 4, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Mar. 28, 1913. HOMESTEAD SAVINGS AND LOAN ASSOCIATION OF ALBANY, N. Y.
Location: No. 88 State street, Albany, N. Y.
Affidavit of the last treasurer of the Homestead Savings and Loan Association of Albany, N. Y., to the effect that all the assets of the said association have been disposed of and all its liabilities paid in full, so that it has neither assets nor liabilities, officers, directors or members, filed in the Banking Department.

Mar. 31, 1913. WILSON STATE BANK.
Location: Wilson, Niagara county, N. Y.
The " Wilson Star " designated as the newspaper in which to publish notice of intention to organize the " Wilson State Bank."

April 2, 1913. UNITED STATES SAFETY BANK.
Location: New York, N. Y.
The " New York Sun " designated as the newspaper in which to publish notice of intention to organize the " United States Safety Bank."

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *April*.11, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

April 7, 1913. GLENS FALLS SAVINGS AND LOAN ASSOCIATION.
Location: No. 134 Glen street, Glens Falls, N. Y.
Approval given of change of location of the place of business of the Glens Falls Savings and Loan Association from No. 134 Glen street, Glens Falls, N. Y., to the Glen Falls Insurance Company's office building, Monument square, Glens Falls, N. Y.

April 9, 1913. BROADWAY SAFE DEPOSIT COMPANY.
Location: Madison avenue and 23d street, New York, N. Y.
Certificate of increase of the number of directors of the Broadway Safe Deposit Company from five (5), the present number, to seven (7), filed in the Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *April* 18, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

April 14, 1913. TWENTY-NINTH WARD COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: No. 55 Reeves place, Brooklyn, N. Y.
Approval given of change of location of place of business of said association from No. 55 Reeves place, Brooklyn, N. Y., to No. 142 East 4th street, Brooklyn, N. Y.

April 15, 1913. THE COUNTY SAFE DEPOSIT COMPANY.
Location: Nos. 122–124 Railroad avenue, White Plains, N. Y.
Capital: $10,000.
Directors: Frederick Geller, Bronxville, N. Y.
Russell Marston, South Orange, N. J.
J. Douglass Mead, White Plains, N. Y.
Cornelius R. Agnes, Armonk, N. Y.
John J. Riker, New York, N. Y.
Lewis B. Gawtry, New York, N. Y.
Elias W. Dusenberry, Bronxville, N. Y.
Cornelius P. Young, White Plains, N. Y.
James F. Horan, Bronxville, N. Y.
Certificate of incorporation filed in the Banking Department.

April 15, 1913. BEDFORD COOPERATIVE BUILDING AND LOAN ASSOCIATION.
Location: No. 1630 Fulton street, Brooklyn, N. Y.
Approval given of change of location of place of business of said association from 1630 Fulton street, Brooklyn, N. Y., to No. 1646 Fulton street, Brooklyn, N. Y.

April 16, 1913. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY.
Location: New York, N. Y.
Capital: $100,000.
Directors: Rudolph Keppler,
Ernest Groesbeck,
James B. Mabon,
Warren B. Nash,
Henry K. Pomroy, all of New York city.
Certificate of authorization issued.

April 17, 1913. THE BANK OF UNITED STATES.
Location: New York, N. Y.
The "New York World" designated as the newspaper in which to publish notice of intention to organize "The Bank of United States."

April 17, 1913. HOME TRUST COMPANY OF NEW YORK.
Location: No. 198 Montague street, Brooklyn, N. Y.
Consent given to change of place of business of the said company from No. 198 Montague street, Brooklyn, N. Y., to the banking rooms at No. 44 Court street, Brooklyn, N. Y.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *April* 25, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

April 18, 1913. AUBURN TRUST COMPANY.
Location: Auburn, N. Y.
Consent given to reduction in number of directors of the Auburn Trust Company from twenty-six (26), the present number, to twenty-four (24).

April 21, 1913. HOYT AND ELLIS STATE BANK.
Location: Antwerp, N. Y.
Consent given to increase in number of directors of said bank from five (5), the present number, to eight (8).

April 23, 1913. BANK OF CATTARAUGUS.
Location: Cattaraugus, N. Y.
Consent given to change of location of the place of business of said bank from the east side of Main street, in the village of Cattaraugus, N. Y., to the west side of Main street, in the same village, such change to take effect on or after April 24, 1913.

April 23, 1913. EMPIRE TRUST COMPANY.
Location: No. 42 Broadway, New York, N. Y.
Consent given to the closing by the Empire Trust Company of its Guardian Branch, located at No. 170 Broadway, borough of Manhattan, city of New York, the business of said branch to be transacted at the main office of said company, No. 42 Broadway, and at its branch office at No. 66 Cedar street, borough of Manhattan, city of New York, the same to take effect April 30, 1913.

April 23, 1913. FRANKLIN TRUST COMPANY.
Location: No. 166 Montague street, Brooklyn, N. Y.
Consent given to the closing by the Franklin Trust Company of its Williamsburgh Branch, located at No. 908 Broadway, borough of Brooklyn, city of New York, the same to take effect on April 30, 1913.

April 23, 1913. THE PACIFIC BANK.
Location: No. 470 Broadway, New York, N. Y.
Consent given to increase in number of directors of The Pacific Bank from thirteen (13), the present number, to fourteen (14).

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *May* 2, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

April 28, 1913. BROADWAY TRUST COMPANY.
Location: Woolworth building, corner of Broadway and Barclay street, New York, N. Y.
Consent given to opening by the Broadway Trust Company of a branch office at No. 92 West Broadway, borough of Manhattan, city of New York, to be known as the "Aetna Branch."

April 29, 1913. STATE BANK OF ONTARIO.
Location: Ontario, N. Y.
The "Wayne County Mail" designated as the newspaper in which to publish the notice of intention to organize the "State Bank of Ontario."

May 2, 1913. BANK OF CATTARAUGUS.
Location: Cattaraugus, N. Y.
Consent given to change of location of the place of business of said bank from the west side of Main street, in the village of Cattaraugus, N. Y., to the east side of Main street, in the same village, such change to take effect May 3, 1913.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *May* 9, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

May 2, 1913. BANK OF BABYLON.
Location: Babylon, N. Y.
Capital: $50,000.
Directors: John R. Higbie, Egbert V. Strong,
William E. Magee, John C. Robbins,
John H. Arink, Eugene P. Smith,
James W. Eaton, John T. Willoughby,
Albert D. Haff,
all of Babylon, N. Y.
Henry S. Blachly, Deerpark, N. Y.
Certificate of authorization issued.

May 5, 1913. UNITED STATES SAFETY BANK.
Location: Borough of Manhattan, city of New York, N. Y.
Capital: $200,000.
Directors: Joseph J. Bach, Flushing, N. Y.
Joseph Fisch, Newark, N. J.
Harry N. Dine, New York, N. Y.
Samuel Katzenstein, New York, N. Y.
Moe Levy, New York, N. Y.
Aaron Robinowitz, New York, N. Y.
Joseph Meltsner, Flushing, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

May 9, 1913. MERCHANTS' BANK OF ROCHESTER.
Location: Rochester, N. Y.
Approval given of increase of capital stock of the Merchants' Bank of Rochester from $150,000 to $300,000.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *May* 16, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

May 14, 1913. THE COOPERATIVE SAVINGS AND LOAN ASSOCIATION OF HAMBURG.
Location: Hamburg, N. Y.
Directors: Smith F. Colvin, J. Frank Schummer,
Reuben F. Knoche, Lawrence H. Bley,
Joseph Dauheiser, Daniel S. Connell,
Joseph E. Leach, Henry R. Stratemeier,
Conrad J. Kleinfelder, Albert L. Stratemeier,
Frank G. Weber, Walter L. Taylor,
Carlton E. Eno, William G. Wesp,
John Van Eppo,
all of Hamburg, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

May 14, 1913. CITIZENS SAVINGS AND LOAN ASSOCIATION.
Location: No. 247 West 125th street, New York, N. Y.
Approval given of change of location of said association from No. 247 West 125th street, New York city, to No. 215 West 125th street, in the same city.

May 14, 1913. THE COOPERATIVE SAVINGS AND LOAN ASSOCIATION OF HAMBURG.
Location: Hamburg, N. Y.
Certificate of authorization issued.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *May* 23, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

May 17, 1913. THE BANK OF UNITED STATES.
Location: Borough of Manhattan, city of New York.
Capital: $100,000.
Directors: Emanual Allmayer, William Tager,
H. Louis Jacobson, Henry Loeb,
of New York, N. Y.
Israel Shapero, of Arverne, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

May 19, 1913. VOORHEESVILLE SAVINGS AND LOAN ASSOCIATION.
Location: Voorheesville, N. Y.

Directors:

Franklin E. Vosburgh,	John C. Guffin,	Charles L. Canton,
William W. Crannell,	James Cummings,	George A. Hallenbeck,
William H. Relyea,	W. F. Shaw,	Albert Vanderpoel,
O. B. Vunck,	J. L. Whitbeck,	

all of Voorheesville, N. Y.
Frederic V. Greisman, of Albany, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

May 19, 1913. VOORHEESVILLE SAVINGS AND LOAN ASSOCIATION.
Location: Voorheesville, N. Y.
Certificate of authorization issued.

May 19, 1913. THE COUNTY SAFE DEPOSIT COMPANY.
Location: 122 Railroad avenue, White Plains, N. Y.
Capital: $10,000.

Directors:

Frederick Geller,	Russell Marston,	Cornelius R. Agney,
John J. Riker,	Lewis B. Gawtry,	Elias W. Dusenberry,
James F. Horan,		

all of New York, N. Y.

Joseph H. Mead,	J. Douglass Mead,	Cornelius P. Young,

of White Plains, N. Y.
Certificate of authorization issued.

May 21, 1913. BANK OF DELEVAN.
Location: Delevan, N. Y.
Capital: $25,000.

Directors:

R. C. Pingrey,	L. G. Jones,	J. B. Howe,
J. F. Sproul,	C. S. Persons,	E. L. Whiting,
V. R. Lynde,	J. O. Walldorff,	Eugene S. Oyer,

all of Delevan, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *May* 30, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

There are no items to be published on the weekly bulletin of this date.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *June* 6, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

June 3, 1913. WILSON STATE BANK.
Location: Wilson, N. Y.
Capital: $25,000.
Directors: Charles H. Tugwell, Hervey Sanford,
Samuel D. Brown, Fred M. Tabor,
Justus W. Hackett, Clarence E. Johnson,
all of Wilson, N. Y.
Sanford T. Church, Albion, N. Y.
W. Crawford Ramsdale, Albion, N. Y.
Arthur A. Housel, Holley, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

June 3, 1913. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, N. Y.
Location: Ossining, N. Y.
Consent given to increase in number of directors of said company from thirteen to fourteen.

June 4, 1913. THE CENTURY BANK.
Location: No. 135 Fifth avenue, New York, N. Y.
Consent given to the opening of a branch office of said bank at No. 276 Greenwich street, in the borough of Manhattan, city of New York.

June 4, 1913. HUDSON COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: No. 315 Madison avenue, New York, N. Y.
Certified copy of order granted at Special Term, Part I, of the Supreme Court, in and for the county of New York, held at the County Court House in the city of New York, on the 2d day of June, 1913, ordering and adjudging that the franchise of the Hudson Cooperative Savings and Loan Association is surrendered and the existence of said corporation is hereby terminated, filed in the Banking Department.

June 4, 1913. BROADWAY TRUST COMPANY.
Location: No. 233 Broadway, New York, N. Y.
Approval given of the increase of the capital stock of said company from $1,000,000 to $1,500,000.

June 5, 1913. BANK OF DELEVAN.
Location: Delavan, N. Y.
Capital: $25,000.

Directors:

R. C. Pingrey,	L. G. Jones,	J. B. Howe,
J. F. Sproul,	C. S. Persons,	E. L. Whiting,
V. R. Lynde,	J. O. Walldorff,	Eugene S. Oyer,
	all of Delevan, N. Y.	

Certificate of authorization issued.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *June* 13, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

June 7, 1913. GERMANIA BUILDING, SAVING AND LOAN INSTITUTION.
Location: No. 1289 Myrtle avenue, Brooklyn, N. Y.
Consent given to change of location of the place of business of the Germania Building, Saving and Loan Institution, from No. 1289 Myrtle avenue, in the borough of Brooklyn, city of New York, to No. 1269 Gates avenue, in the same borough and city.

June 10, 1913. MANHATTAN SAVINGS AND LOAN ASSOCIATION.
Location: New York, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

June 10, 1913. MANHATTAN SAVINGS AND LOAN ASSOCIATION.
Location: New York, N. Y.
Certificate of authorization issued.

June 11, 1913. WILSON STATE BANK.
Location: Wilson, N. Y.
Certificate of authorization issued.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *June* 20, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

June 26, 1913. PEOPLES BANK OF BUFFALO.
Location: Buffalo, N. Y.
Approval given to increase of capital stock of the Peoples Bank of Buffalo, from $300,000 to $600,000.

June 17, 1913. STATE BANK OF PIKE.
Location: Pike, N. Y.
Certified copy of proceedings of meeting of stockholders of the State Bank of Pike, Pike, Wyoming county, N. Y., called pursuant to notices published beginning May 9, 1913, and held June 9, 1913, for the purpose of selecting agents for closing up the affairs of said bank on behalf of the stockholders, filed with the Banking Department.

June 17, 1913. UNION TRUST SAFE DEPOSIT COMPANY.
Location: No. 425 Fifth avenue, New York city.
LENOX SAFE DEPOSIT COMPANY.
Location: No. 786 Fifth avenue, New York city.
Agreement entered into by the boards of directors of the Lenox Safe Deposit Company and the Union Trust Safe Deposit Company, with the approval of the Superintendent of Banks, on the 29th day of May, 1913, and verified copies of proceedings of meetings of the stockholders of such companies held for the purpose of approving such agreement for the merger of the Lenox Safe Deposit Company with the Union Trust Safe Deposit Company, filed in the office of the Superintendent of Banks.

June 17, 1913. UNION TRUST SAFE DEPOSIT COMPANY.
Location: No. 425 Fifth avenue, New York, N. Y.
Approval given to the opening of a branch office of the Union Trust Safe Deposit Company at the former place of business of the Lenox Safe Deposit Company, No. 786 Fifth avenue, borough of Manhattan, city of New York.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *June* 27, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

June 21, 1913. STATE BANK OF ONTARIO.
Location: Ontario, N. Y.
Capital: $30,000.
Certificate of incorporation filed for examination in the Banking Department.

June 23, 1913. THE BANK OF UNITED STATES.
Location: New York, N. Y.
Capital: $100,000.
Directors: Emanual Allmayer, William Tager,
H. Louis Jacobson, Henry Loeb,
all of New York, N. Y.
Isreal Shapero, Arverne, N. Y.
Certificate of authorization issued.

June 24, 1913. EAST BUFFALO SAVINGS AND LOAN ASSOCIATION.
Location: Buffalo, N. Y.
Certificate of authorization issued.

June 25, 1913. UNION TRUST COMPANY OF NEW YORK.
Location: 80 Broadway, New York, N. Y.
Approval given of the increase of the capital stock of said company from $1,000,000 to $3,000,000.

June 25, 1913. APPOINTMENT OF BANK EXAMINERS.

Name.	*Address.*	*Compensation.*
Ralph W. Taylor.....	282 Manhattan avenue, New York, N. Y.	$8 per day, when actually employed, and railroad fare.
Effective July 1, 1913.		
John I. Mesick.....	464 Madison avenue, Albany, N. Y.	$8 per day, when actually employed, and railroad fare.
Effective July 1, 1913.		

June 26, 1913. AMERICAN BANK.
Location: No. 67 Clinton street, New York, N. Y.
The "New York Times" designated as the newspaper in which to publish notice of intention to organize the American Bank.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *July* 4, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

June 27, 1913. CLINTON BANK.
Location: New York, N. Y.
The "New York Times" designated as the newspaper in which to publish notice of intention to organize the "Clinton Bank."

June 28, 1913. EUREKA COOPERATIVE SAVINGS AND LOAN ASSOCIATION.
Location: 149th street and Bergen avenue, New York, N. Y.
Approval given to change of location of said association from 149th street and Bergen avenue, New York, N. Y., to No. 553 Courtlandt avenue, New York, N. Y.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *July* 11, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

There are no items to be noted on the weekly bulletin of this date.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *July* 18, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

July 11, 1913. LITTLE FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.
Location: Little Falls, N. Y.
Certificate of authorization issued.

	Officers.
President.....	Henry P. Collins.
Vice-presidents.....	Frank Senior,
	Edward S. Van Valkenburg,
Secretary.....	Edward H. Kingsbury,
Treasurer.....	John O'Rourke,
	of Little Falls, N. Y.

July 17, 1913. MOUNT PLEASANT BANK.
Location: Pleasantville, N. Y.
Consent given to increase of capital stock of the "Mount Pleasant Bank" from $25,000 to $50,000

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *July* 25, 1913.

Weekly bulletin as required by the provisions of section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

July 18, 1913. TRUST COMPANY OF WYOMING COUNTY.
Location: Warsaw, N. Y.
The "Wyoming County Times" designated as the newspaper in which to publish notice of intention to organize the "Trust Company of Wyoming County."

July 23, 1913. HUDSON STREET PERMANENT SAVING AND LOAN ASSOCIATION.
Location: No. 217 Hudson avenue, Rochester, N. Y.
Consent given to change of location of the Hudson Street Permanent Saving and Loan Association, from No. 217 Hudson avenue, Rochester, N. Y., to No. 517 Ellwanger & Barry Building, in the same city.

July 24, 1913. CLINTON BANK.
Location: New York, N. Y.
Capital: $100,000.
Certificate of incorporation filed for examination in the Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *August* 1, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

July 29, 1913. FIRST STATE BANK.
Location: Canisteo, N. Y.
Consent given to change of location of the place of business of the First State Bank, from Depot street, in the village of Canisteo, county of Steuben, N. Y., to the Brownell Building, Main street, in the same village, such change of location to take effect on or after July 30, 1913.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *August* 8, 1913.

Weekly bulletin as required by the provisions of section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Aug. 5, 1913. ROYAL BANK OF NEW YORK.
Location: Nos. 93 and 95 Nassau street, New York, N. Y.
Certified copy of order declaring the Royal Bank of New York dissolved and its corporate existence terminated, and notice of entry thereof filed in the Banking Department.

Aug. 5, 1913. THE ALBANY COUNTY BANK.
Location: No. 88 State street, Albany, N. Y.
Supplemental petition and certified copy of order declaring The Albany County Bank dissolved and its corporate existence terminated filed in the Banking Department.

Aug. 6, 1913. THE PUBLIC BANK.
Location: Nos. 89 and 91 Delancey street, New York, N. Y.
Approval given to the opening of a branch office by The Public Bank at the northeast corner of Wendover avenue and Bathgate avenue, in the premises known by Nos. 503 Wendover avenue and 1570 Bathgate avenue, borough of the Bronx, city of New York, to be known as the "Bronx Branch."

Aug. 7, 1913. THE BANK OF BUFFALO.
Location: Buffalo, N. Y.
Consent given to increase in the number of directors of "The Bank of Buffalo" from eight to eleven.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *August* 15, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Aug. 11, 1913. WILLIAMSVILLE SAVINGS AND LOAN ASSOCIATION.
Location: Williamsville, Erie county, N. Y.

Directors:

Walter S. Bigelow	Williamsville, N. Y.
Edward G. Zent	Williamsville, N. Y.
William J. Jenkins	Williamsville, N. Y.
Howard G. Britting	Williamsville, N. Y.
Seymour W. Doran	Williamsville, N. Y.
Herbert B. Butterfield	Buffalo, N. Y.
William R. Hall	Buffalo, N. Y.

Certificate to incorporate filed for examination in the Banking Department.

Aug. 11, 1913. THE ALBANY COUNTY BANK.
Location: No. 88 State street, Albany, N. Y.
Certified copy of final order of dissolution of the Albany County Bank and notice of entry filed in the Banking Department.

Aug. 12, 1913. WILLIAMSVILLE SAVINGS AND LOAN ASSOCIATION.
Location: Williamsville, Erie county, N. Y.
Certificate of authorization issued.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *August* 22, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

No items to be noted on the weekly bulletin of this date.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *August* 29, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Aug. 26, 1913. BANK OF EUROPE.
Location: No. 1429 First avenue, New York, N. Y.
Approval given of the increase of the capital stock of said bank from $100,000 to $150,000.

Aug. 28, 1913. WALLKILL VALLEY SAVINGS AND LOAN ASSOCIATION.
Location: Wallkill, Ulster county, N. Y.

Officers:
President..... Frank J. Wilkin.
Vice-president.... C. Wurtenberg Smith.
Secretary..... Clarence V. Crosby.
Treasurer..... H. Hall.

Directors:
J. G. Petherbridge, D. G. Verney,
B. S. Galloway, Warren V. Deyo,
H. W. Dunn, Henry Geyer,
Macey Van Wagenen, W. W. McElhone,
J. M. Bowman, Simon DuBois,
of Wallkill, N. Y.
M. H. Lyons, Gardine , N. Y.
Certificate of incorporation filed in the Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 5, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Sept. 3, 1913. WALLKILL VALLEY SAVINGS AND LOAN ASSOCIATION.
Location: Wallkill, Ulster county, N. Y.
Certificate of authorization issued.

Sept. 4, 1913. TRUST COMPANY OF WYOMING COUNTY.
Location: Warsaw, N. Y.
Capital: $100,000.

Incorporators:
Henry A. Pierce, Castile, N. Y.
George E. Hogue, Arcade, N. Y.
Lewis Benedict, Attica, N. Y.
Myron H. Kelley, Covington, N. Y.
Glenn F. Metcalf, Eagle, N. Y.
William W. Metcalf, Castile, N. Y.
Joseph C. Buxton,
Clayton E. Gill,
John Hanigan,
Chester A. Van Arsdale,
George P. Baun,
James E. Slaught,
Charles R. Van Allen,
Warsaw, N. Y.
Certificate of incorporation filed for examination in the Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 12, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Sept. 9, 1913. UNION FIRST MORTGAGE COMPANY.
Location: 80 Broadway, New York, N. Y.
Final order of dissolution filed in the Banking Department.

Sept. 11, 1913. KINGS COUNTY SAVINGS AND LOAN ASSOCIATION.
Location: Borough of Brooklyn, city of New York.

Officers:

President..... John H. McClurkin, Brooklyn, N. Y.
Vice-president..... Alexander H. Shaw, Brooklyn, N. Y.
Secretary..... Evan W. Jones, Brooklyn, N. Y.
Treasurer..... Wesley S. Twiddy, Brooklyn, N. Y.

Directors:

Charles MacAran, August B. W. Hahn,
John L. Lieball, Marcel Riou,
Clayton Hance, Henry P. Toombs,
A. Ludlow Perkins, David E. Kemlo,
Louis C. Lang, Edgar D. Nesbitt.
John R. Manley,

Certificate of incorporation filed in the Banking Department.

Sept. 11, 1913. KINGS COUNTY SAVINGS AND LOAN ASSOCIATION.
Location: Borough of Brooklyn, city of New York.
Certificate of authorization issued.

Sept. 10, 1913. CALL FOR REPORTS.
Call issued for quarterly reports by banks, trust companies and individual bankers, the close of business on Tuesday, September 9, 1913, being designated as the day with reference to which such reports should be made.

Sept. 12, 1913. BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY.
Location: 449 Main street, Buffalo, N. Y.
Capital: $200,000.
Approval given of change of name of the Buffalo Loan, Trust and Safe Deposit Company to "Buffalo Trust Company."

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 19, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

No items to be reported on the weekly bulletin of this date.

BANKING DEPARTMENT, STATE OF NEW YORK.

ALBANY, *September* 26, 1913.

Weekly bulletin as required by section 43 of the Banking Law, chapter 2 of the Consolidated Laws.

Sept. 22, 1913. CLINTON BANK.
Location: No. 67 Clinton street, New York, N. Y.
Capital: $100,000.
Directors: Saul Oliner,
Isidore Oliner,
Albert Abraham,
Benjamin F. Spellman, all of New York, N. Y.
John E. Goerz, Ardsley, N. Y.
Certificate of authorization issued.

STATEMENT of securities held by the Superintendent in trust for each of the incorporated banks and individual bankers on September 30, 1913.

NAMES OF BANKS.	Location.	Two per cent.	Three per cent.	Four per cent.
Alliance Bank	Rochester		$1,000	
Andover State Bank	Andover			*$1,000
Baldwin's Bank of Penn Yan	Penn Yan			*1,000
Baldwinsville State Bank	Baldwinsville	$1,000		
Bank of America, The	New York	1,000		
Bank of Amityville, The	Amityville			1,000
Bank of Angelica	Angelica			*1,000
Bank of Angola	Angola			*1,000
Bank of Attica	Attica			*1,000
Bank of Ausable Forks, N. Y	Ausable Forks			*1,000
Bank of Avoca	Avoca			*1,000
Bank of Babylon	Babylon			*1,000
Bank of Batavia	Batavia			*1,000
Bank of Buffalo, The	Buffalo			*1,000
Bank of Cape Vincent	Cape Vincent			1,000
Bank of Cattaraugus	Cattaraugus			*1,000
Bank of Cincinnatus	Cincinnatus			*1,000
Bank of Coney Island	Coney Island			*1,000
Bank of Corfu	Corfu		*1,000	
Bank of Delevan	Delevan			*1,000
Bank of Discount	New York		*1,000	
Bank of East Aurora	East Aurora			*1,000
Bank of Ellicottville	Ellicottville			*1,000
Bank of Europe	New York			*1,000
Bank of Farmingdale	Farmingdale		1,000	
Bank of Flatbush	Brooklyn			1,000
Bank of Genesee	Batavia		1,000	
Bank of Gouverneur	Gouverneur			*1,000
Bank of Gowanda	Gowanda			*1,000
Bank of Great Neck	Great Neck	1,000		
Bank of Hamburgh	Hamburgh			*1,000
Bank of Hammondsport, The	Hammondsport			*1,000
Bank of Hempstead Harbor	Roslyn		1,000	
Bank of Hicksville	Hicksville	1,000		
Bank of Holland	Holland			*1,000
Bank of Huntington, The	Huntington	1,000		
Bank of Jamestown	Jamestown		1,000	
Bank of Lake Placid	Lake Placid		*1,000	
Bank of Lancaster	Lancaster			1,000
Bank of Lawrence	Lawrence			*1,000
Bank of Le Roy, The	Le Roy			*1,000
Bank of Lima	Lima			*1,000
Bank of Long Island	Jamaica		1,000	
Bank of the Metropolis	New York	1,000		
Bank of Millbrook	Millbrook			*1,000
Bank of Niagara	Niagara Falls			*1,000
Bank of North Collins, The	North Collins			*1,000
Bank of North Hempstead, The	Port Washington		1,000	
Bank of Onondaga	Onondaga Valley			*1,000
Bank of Philadelphia	Philadelphia			1,000
Bank of Port Jefferson	Port Jefferson		1,000	
Bank of Richmondville	Richmondville			*1,000
Bank of Rockville Center	Rockville Center	1,000		
Bank of Southold	Southold			*1,000
Bank of Spencerport	Spencerport			*1,000
Bank of Steuben	Hornell			*1,000
Bank of Suffolk County	Stony Brook			*1,000
Bank of Suspension Bridge	Niagara Falls			*1,000
Bank of United States, The	New York			*1,000
Bank of Washington Heights	New York			1,000
Bank of Westbury	Westbury Station			*1,000
Bank of Worcester, The	Worcester		1,000	
Bischoff's Banking House	New York			*1,000
Bowery Bank of New York, The	New York			1,000
Bronx Borough Bank	New York			1,000
Brooklyn Bank of the City of New York, The	Brooklyn		*1,000	
Bryant Park Bank	New York	1,000		
Cattaraugus County Bank	Little Valley			*1,000
Central Bank of Medina	Medina			*1,000

* New York State bonds.

Statement of Securities, Etc.—(Continued).

NAMES OF BANKS.	Location.	Two per cent.	Three per cent.	Four per cent.
Central Bank of Rochester, The	Rochester	$1,000		
Central Bank of Westchester County	White Plains			*$1,000
Centre Moriches Bank	Centre Moriches	1,000		
Century Bank in the City of New York, The	New York	1,000		
Chelsea Exchange Bank	New York	1,000		
Citizens' Bank of Arcade	Arcade			1,000
Citizens' Bank of Attica	Attica			*1,000
Citizens' Bank of Buffalo	Buffalo			*1,000
Citizens' Bank of Dansville	Dansville			*1,000
Citizens' Bank of Griffin Corners	Griffin Corners			*1,000
Citizens' Bank of Locke, N. Y., The	Locke			*1,000
Citizens' Bank of Penn Yan, The	Penn Yan			*1,000
Citizens' Bank of Perry, The	Perry			*1,000
Citizens' Bank of Waverly, The	Waverly		*$1,000	
Citizens' Bank of Westfield	Westfield			*1,000
Citizens' Bank of White Plains	White Plains		1,000	
Citizens' State Bank of Lyndonville	Lyndonville			*1,000
City Bank of Syracuse	Syracuse			*1,000
Clinton Bank	New York			*1,000
Clymer State Bank	Clymer			*1,000
Colonial Bank, The	New York	1,000		
Columbia Bank	New York	1,000		
Corn Exchange Bank	New York	1,000		
Cosmopolitan Bank	New York		1,000	
De Ruyter Banking Company	De Ruyter		*1,000	
Dobbs Ferry Bank	Dobbs Ferry			*1,000
Dundee State Bank	Dundee		1,000	
Farmers' Bank of Springville, Erie County, N. Y., The	Springville			*1,000
Farmers and Mechanics' Bank of Bath	Bath			*1,000
Farmers and Mechanics' Bank	Fort Plain	1,000		
Farmers and Mechanics' Bank	Jamestown			*1,000
Farmers and Merchants' Bank	Cobleskill		*1,000	
Farmers and Merchants' Bank	Spencer	1,000		
Farmers and Merchants' State Bank	Oneida			1,000
Fidelity Bank	New York	1,000		
Fifth Avenue Bank of New York, The	New York			1,000
First State Bank	Canisteo			*1,000
Floral Park Bank	Floral Park	1,000		
Freeport Bank of Freeport, Queens County, N. Y., The	Freeport			1,000
Gansevoort Bank, The	New York		1,000	
German-American Bank, Buffalo	Buffalo			*1,000
German-American Bank, The	New York			*1,000
German Exchange Bank of the City of New York, The	New York			1,000
Germania Bank of the City of New York	New York			*1,000
Glen Cove Bank of Glen Cove	Glen Cove			*1,000
Greenwich Bank of the City of New York	New York			1,000
Hempstead Bank	Hempstead		*1,000	
Hillside Bank	Richmond Hill	1,000		
Homestead Bank of Brooklyn, The	Brooklyn			1,000
Hoyt & Ellis State Bank	Antwerp		*1,000	
Interboro Bank	New York		1,000	
International Bank	New York			*1,000
Jefferson Bank	New York	1,000		
Johnstown Bank	Johnstown		1,000	
Juliand Bank, The	Greene			*1,000
Madrid Bank	Madrid	1,000		
Manhattan Company, The	New York			*1,000
Manufacturers' Bank of Cohoes	Cohoes			*1,000
Market Bank of Buffalo	Buffalo	1,000		
Mattituck Bank	Mattituck			*1,000
Mechanics' Bank	Brooklyn	1,000		
Mechanics' Bank of Groton, N. Y.	Groton			1,000
Mechanics and Farmers' Bank of Albany	Albany			*1,000
Merchants' Bank of Buffalo	Buffalo			*1,000
Merchants' Bank of Rochester	Rochester			*1,000
Metropolitan Bank	New York	1,000		
Montauk Bank	Brooklyn		*1,000	
Mount Morris Bank	New York			*1,000
Mount Pleasant Bank	Pleasantville			*1,000
Mutual Bank, The	New York	1,000		

* New York State bonds.

Statement of Securities, Etc.—(Concluded).

NAMES OF BANKS.	Location.	Two per cent.	Three per cent.	Four per cent.
Nassau Union Bank	Glen Cove	$1,000	.....	.....
New Netherland Bank of New York	New York	1,000	.....	.....
New York Produce Exchange Bank	New York	.....	*$1,000	.....
North Avenue Bank	New Rochelle	.....	.....	*$1,000
North Shore Bank	Oyster Bay	.....	.....	*1,000
North Side Bank of Brooklyn	Brooklyn	.....	1,000	.....
Northville Bank, The	Northville	.....	1,000	.....
Ogdensburg Bank	Ogdensburg	1,000	.....	.....
Oneida County Bank	Utica	.....	.....	*1,000
Oyster Bay Bank	Oyster Bay	.....	.....	1,000
Pacific Bank, The	New York	.....	*1,000	.....
Patchogue Bank, The	Patchogue	.....	.....	*1,000
Peconic Bank, The	Sag Harbor	1,000	.....	.....
People's Bank, The	Binghamton	.....	.....	1,000
People's Bank of Buffalo, The	Buffalo	.....	.....	*1,000
People's Bank of Hamburgh, The	Hamburgh	.....	.....	*1,000
People's Bank of Haverstraw	Haverstraw	.....	*1,000	.....
People's Bank of Johnstown, N. Y., The	Johnstown	.....	.....	1,000
People's Bank of the City of New York, The	New York	.....	*1,000	.....
People's Bank of Potsdam, The	Potsdam	.....	.....	1,000
People's Bank of Troy	Troy	1,000	.....	.....
People's State Bank of East Randolph, The	East Randolph	.....	*1,000	.....
Phoenix Bank, The	Phoenix	1,000	.....	.....
Power City Bank	Niagara Falls	.....	.....	*1,000
Prattsburgh State Bank	Prattsburgh	.....	.....	*1,000
Public Bank	New York	1,000	.....	.....
Rensselaer County Bank	Rensselaer	.....	.....	*1,000
Rome City Bank	Rome	.....	.....	*1,000
Royal Bank of New York, The	New York	.....	1,000	.....
Rushville State Bank	Rushville	.....	.....	*1,000
Saugerties Bank, The	Saugerties	.....	.....	*1,000
Schoharie County Bank, The	Schoharie	.....	*1,000	.....
Sea Side Bank	West Hampton Beach	.....	.....	*1,000
Security Bank of New York, The	New York	.....	1,000	.....
Southampton Bank, The	Southampton	1,000	.....	.....
South Side Bank of Bay Shore, N. Y.	Bay Shore	.....	.....	*1,000
State Bank of Avon	Avon	.....	*1,000	.....
State Bank of Belmont, The	Belmont	.....	.....	*1,000
State Bank of Bolivar	Bolivar	1,000	.....	.....
State Bank of Brocton	Brocton	.....	.....	*1,000
State Bank of Canastota, N. Y.	Canastota	.....	.....	*1,000
State Bank of Chatham	Chatham	.....	.....	*1,000
State Bank of Commerce of Brockport, N. Y.	Brockport	.....	.....	*1,000
State Bank of Fillmore	Fillmore	.....	.....	*1,000
State Bank of Mayville	Mayville	.....	.....	*1,000
State Bank, The	New York	.....	.....	*1,000
State Bank of Norwood	Norwood	.....	*1,000	.....
State Bank of Randolph	Randolph	.....	.....	*1,000
State Bank of Ransomville	Ransomville	.....	.....	*1,000
State Bank of Seneca Falls, N. Y., The	Seneca Falls	1,000	.....	.....
State Bank of Sherman	Sherman	.....	.....	*1,000
State Bank of Syracuse	Syracuse	1,000	.....	.....
State Bank of Theresa	Theresa	.....	.....	*1,000
State Bank of Trumansburg	Trumansburg	.....	.....	*1,000
State Bank of Williamson	Williamson	.....	.....	*1,000
State Exchange Bank of Holley, The	Holley	.....	1,000	.....
Taconic Valley Bank	Berlin	.....	.....	*1,000
Twenty-third Ward Bank of the City of New York	New York	1,000	.....	.....
Union Bank of Medina	Medina	.....	.....	*1,000
Union Stock Yards Bank	Buffalo	.....	.....	*1,000
University Bank	Alfred	.....	.....	*1,000
Watkins State Bank	Watkins	.....	.....	*1,000
Westchester Avenue Bank	New York	.....	.....	*1,000
West Side Bank	New York	.....	.....	1,000
Wilson State Bank	Wilson	.....	.....	*1,000
Woodhaven Bank, The	Woodhaven	.....	.....	1,000
Yorkville Bank	New York	.....	1,000	.....

* New York State bonds.

UNSECURED CIRCULATION.

Incorporated banks whose circulation is not secured and has not been advertised for final redemption and the amount of circulation charged to each bank on September 30, 1913:

Chemung Canal Bank	$13,506
Delaware and Hudson Canal Bank	705
Livingston County Bank	9,300
The Manhattan Company	44,721
Onondaga County Bank	9,747
	$77,979

STATEMENTS

SHOWING THE

Condition of the Banks of Deposit and Discount Operating under the Laws of this State on December 26, 1912, March 7, 1913, June 4, 1913, and September 9, 1913.

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ALLIANCE BANK — ROCHESTER.

[183 East Main street; organized 1893.]

JAMES G. CUTLER, *President.* THOMAS E. LANNIN, *Cashier.*

DIRECTORS.

JAMES G. CUTLER, ABRAM J. KATZ, WALTER S. HUBBELL, HENRY A. STRONG, J. HUNGERFORD SMITH, ALEXANDER M. LINDSAY, ALBERT B. EASTWOOD, JOSEPH T. ALLING, EDWARD G. MINER, THOMAS E. LANNIN, F. HARPER SIBLEY, GEORGE W. ROBESON, FRANK S. NOBLE,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:	$1,001	$1,001	$1,001	$1,001
Public securities, market value	644,028	921,482	905,275	912,488
Other securities, market value	200,000	200,000	200,000	200,000
Real estate owned	14,158	11,538	11,338	11,338
Mortgages owned	63,617	19,592	32,566	34,005
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	3,235,220	3,329,349	3,157,026	2,724,228
Loans and discounts secured by other collateral	2,540,311	2,954,012	2,969,129	2,940,959
Loans and discounts without collateral	2,534	1,632	2,094	2,019
Overdrafts	1,360,127	1,289,615	1,161,755	1,430,971
Due from trust companies, banks and bankers	193,136	178,326	227,128	168,975
Specie	358,635	329,225	358,085	295,000
Legal tender notes and notes of national banks	82,468	52,994	95,353	72,497
Cash items	24,837	26,717	24,361	24,572
Assets not included in any of the above heads	4	3	5	6
Add for cents				
Total resources	$8,720,076	$9,315,486	$9,145,116	$8,818,059
LIABILITIES.				
Capital	$275,000	$275,000	$275,000	$275,000
Surplus, including all undivided profits (market value)	395,792	410,265	406,070	416,378
Unpaid dividends, reserve for taxes, rents and dividends	19,981	1,220	2,200	4,020
Preferred deposits, viz.:	75,237	75,000	76,361	75,000
Due New York State savings banks	15,542	22,147	12,295	15,142
Deposits otherwise preferred	7,671,339	8,259,297	8,159,327	7,784,504
Due depositors, not preferred	254,867	223,855	208,256	199,508
Due to trust companies, banks and bankers	12,315	48,701	5,604	48,505
Other liabilities	3	1	3	2
Add for cents				
Total liabilities	$8,720,076	$9,315,486	$9,145,116	$8,818,059

ANDOVER STATE BANK — ANDOVER.

A. C. FRISBEY, *President.* [38 South Main street; organized 1894.] J. M. BRUNDAGE, *Cashier.*

DIRECTORS.

A. C. FRISBEY, FRANK S. CLARK, J. M. BRUNDAGE, A. D. FULLER, CRAYTON L. EARLEY, J. C. GREEN, HENRY HORAN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
tocks and bonds, viz.:				
Public securities, market value	$1,010	$1,015	$1,000	$1,000
Other securities, market value	53,258	57,162	54,418	64,425
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	24,935	24,910	28,165	27,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,092	9,305	10,120	10,105
Loans and discounts secured by other collateral	22,157	17,849	16,036	13,595
Loans and discounts without collateral	62,857	61,955	68,875	65,048
Overdrafts	34	13	422	3
Due from trust companies, banks and bankers	25,282	26,456	22,319	28,265
Specie	3,847	3,622	3,845	3,444
Legal tender notes and notes of national banks	7,166	6,505	6,555	7,530
Cash items	192	540	108	390
Assets not included in any of the above heads	416	555	455	638
Add for cents	5	5	5	3
Total resources	$211,751	$212,392	$214,823	$224,446
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	17,717	18,337	18,087	19,689
Unpaid dividends, reserve for taxes, rents and dividends	.....	80	990	271
Due depositors, not preferred	166,966	166,305	168,997	177,595
Other liabilities	2,067	2,669	1,748	1,889
Add for cents	1	1	1	2
Total liabilities	$211,751	$212,392	$214,823	$224,446

BALDWIN'S BANK OF PENN YAN — PENN YAN.

A. FLAG ROBSON, *President.* [127 Main street; organized 1881.] LARS P. NIELSON, *Cashier.*

DIRECTORS.

C. A. BALDWIN, F. M. COLLIN, O. G. SHEARMAN, W. N. WISE, A. F. ROBSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$80,815	$80,738	$79,820	$78,500
Other securities, market value	76,810	109,775	89,300	79,025
Real estate owned	15,075	11,225	13,725	13,725
Mortgages owned	103,824	105,663	115,013	119,033
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	68,193	67,703	62,253	63,983
Loans and discounts secured by other collateral	146,921	71,954	21,195	24,671
Loans and discounts without collateral	176,344	189,179	289,942	294,282
Overdrafts	366	518	406	225
Due from trust companies, banks and bankers	150,003	157,549	69,515	80,687
Specie	6,102	6,358	7,367	9,388
Legal tender notes and notes of national banks	41,434	35,246	25,983	25,202
Cash items	1,072	430	2,243	962
Assets not included in any of the above heads	5,628	4,634	4,553	5,473
Add for cents	5	6	3	5
Total resources	$872,592	$840,978	$781,318	$795,161
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	124,746	124,737	126,085	129,874
Unpaid dividends, reserve for taxes, rents and dividends	20	20	.....	.....
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	29,117	25,274	18,590	40,100
Other deposits secured by pledge of bank assets	4,215	4,562	4,067	.....
Due depositors, not preferred	654,641	627,362	576,933	565,114
Due to trust companies, banks and bankers	982	1,190	1,291	4,972
Other liabilities	8,869	7,830	4,350	5,100
Add for cents	2	3	2	1
Total liabilities	$872,592	$840,978	$781,318	$795,161

THE BALDWINSVILLE STATE BANK — BALDWINSVILLE.

T. MITCHELL TOLL, *President.* [Oswego street; organized 1875.] E. H. MARVIN, *Cashier.*

DIRECTORS.

T. M. TOLL, O. M. BIGELOW, J. C. CONNELL, J. T. SKINNER, L. W. CONNELL, E. H. MARVIN, J. E. CONNELL,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	9,000	9,000	9,000	9,000
Real estate owned	6,095	6,095	6,095	6,095
Mortgages owned	88,130	88,130	83,023	84,205
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,031	10,020	11,853	10,566
Loans and discounts secured by other collateral	47,624	44,219	38,768	23,571
Loans and discounts without collateral	291,045	284,165	291,289	314,656
Overdrafts	1,885	1,600	831	1,190
Due from trust companies, banks and bankers	32,872	67,004	52,258	25,884
Specie	1,092	1,625	2,407	1,271
Legal tender notes and notes of national banks	21,546	24,646	26,904	23,803
Cash items	476	44	40	1,512
Assets not included in any of the above heads	4,000	4,000	4,000	4,000
Add for cents	4	3	3	4
Total resources	$515,809	$541,551	$527,471	$506,757
LIABILITIES.				
Capital	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	46,159	47,130	44,799	47,588
Due depositors, not preferred	393,501	429,992	422,358	391,604
Due to trust companies, banks and bankers	139	4,428	312	564
Bills payable	16,000	.....	.....	7,000
Add for cents	1	1	2	1
Total liabilities	$515,800	$541,551	$527,471	$506,757

THE BANK OF AMERICA — NEW YORK CITY.

WILLIAM H. PERKINS, *President.* [44–46 Wall street; organized 1852.] WALTER M. BENNET, *Cashier.*

DIRECTORS.

SAMUEL THORNE, AUGUSTUS D. JUILLIARD, WILLIAM H. PERKINS, JAMES N. JARVIE, DALLAS B. PRATT, WILLIAM R. PETERS, WALTER M. BENNET, JAMES N. WALLACE, CORNELIUS N. BLISS, JR.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,010	$1,010	$1,000	$1,000
Other securities, market value	3,508,961	3,566,138	3,245,333	2,247,430
Real estate owned	900,000	900,000	900,000	900,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	5,000	5,000	5,000	5,000
Loans and discounts secured by other collateral	9,660,433	10,565,205	12,737,439	10,407,085
Loans and discounts without collateral	9,806,191	9,517,943	9,484,986	9,451,678
Overdrafts	3,782	3,648	542	7,561
Due from trust companies, banks and bankers	1,350,507	780,524	996,168	773,821
Specie	3,641,480	4,198,191	5,523,703	3,754,012
Legal tender notes and notes of national banks	1,492,045	1,438,386	1,598,596	1,791,401
Cash items	13,443,407	9,081,041	9,194,923	9,430,429
Assets not included in any of the above heads	87,800	60,700	59,500	67,000
Add for cents	3	3	5	1
Total resources	$43,900,619	$40,117,789	$43,747,195	$38,836,418
LIABILITIES.				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits (market value)	6,488,581	6,381,305	6,438,172	6,300,931
Unpaid dividends, reserve for taxes, rents and dividends	22,165	882	714	24,314
Preferred deposits, viz.: Due New York State savings banks	3,391,754	4,134,013	3,689,010	3,101,127
Due depositors, not preferred	23,312,365	19,440,948	20,161,629	20,195,966
Due to trust companies, banks and bankers	9,125,284	8,088,988	10,417,364	7,699,680
Other liabilities	60,468	571,651	1,540,304	14,397
Add for cents	2	2	2	3
Total liabilities	$43,900,619	$40,117,789	$43,747,195	$38,836,418

BANK OF AMITYVILLE — AMITYVILLE.

SOLOMON KETCHAM, *President.* [Broadway; organized 1891.] CHARLES O. IRELAND, *Cashier.*

DIRECTORS.

SOLOMON KETCHAM, GILBERT P. WILLIAMS, SAMUEL P. HILDRETH, FREDERICK B. POWELL, ABNER B. INGLEE,
JOHN E. IRELAND, ELMER W. DAVIS, ALVAH W. HAFF, MILFORD H. KETCHAM, CHARLES O. IRELAND.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$28,609	$28,022	$27,750	$27,280
Other securities, market value	94,870	85,452	89,380	90,380
Real estate owned	29,000	29,000	29,000	29,000
Mortgages owned	45,750	48,750	48,750	48,750
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	7,669	2,039	4,089	6,306
Loans and discounts secured by other collateral	33,693	40,801	30,819	41,966
Loans and discounts without collateral	160,863	168,234	172,223	176,158
Overdrafts	141	848	208	210
Due from trust companies, banks and bankers	44,901	26,103	29,070	32,082
Specie	3,809	4,647	4,959	5,100
Legal tender notes and notes of national banks	19,047	17,195	19,233	20,640
Cash items	.....	129	1,635	122
Assets not included in any of the above heads	12,790	10,936	10,790	11,450
Add for cents	3	4	4	3
Total resources	$481,145	$462,160	$467,910	$489,447
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	58,972	58,474	57,907	59,070
Unpaid dividends, reserve for taxes, rents and dividends	1,182	96	30	192
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	12,243	12,446	12,936	15,508
Due depositors, not preferred	336,177	354,126	370,789	388,319
Due to trust companies, banks and bankers	5,854	497	190	.....
Bills payable	10,000	10,000	.....	.....
Other liabilities	1,715	1,519	1,056	1,356
Add for cents	2	2	2	2
Total liabilities	$481,145	$462,160	$467,910	$489,447

BANK OF ANGELICA — ANGELICA.

A. H. HOOKER, *President.* [Main street; organized 1890.] J. H. ROOK, *Cashier.*

DIRECTORS.

A. H. HOOKER, GUY O. HINMAN, HENRY RENWICK, J. H. ROOK, D. D. DICKSON, J. S. ROCKWELL,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$12,302	$11,212	$6,000	$11,000
Other securities, market value	.....	1,000	6,100	4,000
Real estate owned	5,600	5,600	5,600	5,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,700	10,346	10,671	10,321
Loans and discounts secured by other collateral	36,278	36,563	33,133	36,279
Loans and discounts without collateral	113,825	113,048	110,569	120,789
Overdrafts	284	642	914	1,204
Due from trust companies, banks and bankers	31,551	30,849	44,605	25,188
Specie	16,601	14,958	15,179	12,169
Legal tender notes and notes of national banks	4,895	3,645	5,670	4,365
Cash items	237	.....	90	25
Assets not included in any of the above heads	875	850	775	835
Add for cents	3	3	2	1
Total resources	$232,151	$228,716	$239,308	$231,776
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	21,898	21,495	22,380	23,853
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	1,209	1,230	1,295	1,292
Due depositors, not preferred	183,153	180,155	189,770	180,712
Other liabilities	890	834	861	917
Add for cents	1	2	2	2
Total liabilities	$232,151	$228,716	$239,308	$231,776

BANK OF ANGOLA — ANGOLA.

W. W. CHAMBERLAIN, *President.* [Commercial street; organized 1906.] GEO. L. PECK, *Cashier.*

DIRECTORS.

W. W. CHAMBERLAIN, JULIUS M. SCHWERT, JOHN C. GLAS, ALLEN J. BUNDY, SAMUEL E. LYTH, E. L. BENJAMIN, FRANK WILSON, A. F. SCHULTZ, GEO. A. BRITTING.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz..				
Public securities, market value	$28,748	$26,706	$26,706	$27,686
Other securities, market value	1,249	1,249	1,249	.....
Real estate owned	4,000	4,000	4,000	4,000
Mortgages owned	16,900	19,600	15,400	15,400
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	23,295	23,537	26,522	26,041
Loans and discounts secured by other collateral	22,538	24,261	21,772	20,517
Loans and discounts without collateral	81,044	92,110	98,070	96,085
Overdrafts	241	62	117	120
Due from trust companies, banks and bankers	14,235	20,330	23,019	50,094
Specie	5,103	6,370	5,714	6,325
Legal tender notes and notes of national banks	3,648	4,735	4,440	5,009
Cash items	329	333	356	70
Assets not included in any of the above heads	672	888	703	575
Add for cents	5	5	4	3
Total resources	$202,007	$224,186	$228,072	$251,925
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	21,428	22,648	24,281	25,894
Unpaid dividends, reserve for taxes, rents and dividends	312	36	18	18
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	.....	.....	.....	1,334
Due depositors, not preferred	154,758	166,037	170,199	199,011
Bills payable	.....	10,000	8,000	.....
Other liabilities	507	465	574	667
Add for cents	2	.....	.....	1
Total liabilities	$202,007	$224,186	$228,072	$251,925

THE BANK OF ATTICA — ATTICA.

C. B. BENEDICT, *President.* [Main and Market streets; organized 1890.] R. E. SLACK, *Cashier.*

DIRECTORS.

C. B. BENEDICT, E. B. SKINNER, C. J. DANLEY, W. E. HOPKINS, ARTHUR L. YOUNG.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,020	$1,010	$2,980	$970
Other securities, market value	114,000	108,372	94,124	87,039
Real estate owned	8,459	8,459	8,459	7,134
Mortgages owned	53,937	54,937	55,897	57,022
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,140	14,140	14,370	12,692
Loans and discounts secured by other collateral	9,700	8,900	7,900	4,935
Loans and discounts without collateral	91,520	110,629	125,661	130,794
Overdrafts	6	1	129	220
Due from trust companies, banks and bankers	43,716	36,936	26,041	28,831
Specie	8,613	9,372	9,433	9,623
Legal tender notes and notes of national banks	11,240	10,192	10,726	8,793
Cash items	2,462	2,998	3,450	1,486
Assets not included in any of the above heads	5,911	6,027	7,400	9,392
Add for cents	3	4	4	5
Total resources	$364,727	$371,977	$366,574	$358,936
LIABILITIES.				
Capital	$40,000	$40,000	$40,000	$40,000
Surplus, including all undivided profits (market value)	23,931	23,297	21,335	22,936
Due depositors, not preferred	295,142	302,421	298,822	288,826
Due to trust companies, banks and bankers	513	2,322	1,677	1,522
Other liabilities	5,140	3,936	4,738	5,651
Add for cents	1	1	2	1
Total liabilities	$364,727	$371,977	$366,574	$358,936

BANK OF AUSABLE FORKS, N. Y.—AUSABLE FORKS.

E. W. FEATHERSTON, *President.* [Main street; organized 1910.] V. K. MOORE, *Cashier.*

DIRECTORS.

J. W. FLEMING, JAMES A. EMERSON, E. W. FEATHERSTON, S. G. PRIME, W. A. MCKENZIE, O. E. GARSO, R. L. TRUMBULL, C. S. SIMS, T. E. BOMBARD, J. W. NYE, L. F. ROBERTS, G. H. SMITH, V. K. MOORE, E. W. PARKER, R. T. MACE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$8,020	$8,020	$8,020	$8,020
Other securities, market value	64,088	64,088	64,088	68,833
Mortgages owned	10,900	10,380	10,325	10,275
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,600	5,800	11,808	12,050
Loans and discounts secured by other collateral	8,044	11,175	8,163	9,401
Loans and discounts without collateral	159,446	151,934	158,721	162,280
Overdrafts	13	730	298	95
Due from trust companies, banks and bankers	14,122	13,605	18,293	26,036
Specie	1,324	533	990	856
Legal tender notes and notes of national banks	11,370	8,494	10,622	18,604
Assets not included in any of the above heads	5,698	4,927	5,302	5,051
Add for cents	3	3	4	3
Total resources	$284,628	$279,689	$296,634	$321,504
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	18,547	19,251	20,750	21,200
Unpaid dividends, reserve for taxes, rents and dividends	1,808	120	300	480
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	.....	4,141	4,260	7,110
Due depositors, not preferred	210,415	205,498	220,323	241,221
Other liabilities	3,856	678	1,000	1,492
Add for cents	2	1	1	1
Total liabilities	$284,628	$279,689	$296,634	$321,504

BANK OF AVOCA — AVOCA.

GEORGE C. SILSBEE, *President.* [60 Main street; organized 1901.] WARREN H. LEE, *Cashier.*

DIRECTORS.

GEO. C. SILSBEE, JOHN J. ELLIS, S. M. ALMY, H. J. CRISSEY, W. H. LEE,
H. WILMOT SMITH, H. T. BAIRD, F. E. JOHNSON, A. F. LEE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$36,009	$33,985	$35,433	$32,735
Other securities, market value	52,740	52,673	41,896	52,196
Real estate owned	2,000	2,000	2,000	2,000
Mortgages owned	14,207	13,784	13,060	12,860
Loans and discounts secured by bond and m't'ge. deed or other real est. collateral	1,795	2,045	2,045	2,045
Loans and discounts secured by other collateral	20,731	17,293	17,582	17,000
Loans and discounts without collateral	103,045	123,839	119,156	117,165
Overdrafts	14	30	40	147
Due from trust companies, banks and bankers	40,642	30,597	40,185	29,034
Specie	5,104	5,831	6,459	4,076
Legal tender notes and notes of national banks	9,401	9,102	5,588	8,422
Cash items	.....	17	.....	.....
Assets not included in any of the above heads	2,000	2,000	2,000	2,000
Add for cents	3	4	4	4
Total resources	$287,691	$293,200	$285,448	$279,684
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	30,782	27,326	27,780	29,434
Unpaid dividends, reserve for taxes, rents and dividends	500	3,000	3,000	3,000
Preferred deposits, viz.:				
Due New York State savings and loan associations	355	24	231	174
Deposits secured by outstanding unmatured New York State bonds	3,270	3,963	5,833	6,440
Due depositors, not preferred	225,418	231,117	221,405	213,488
Other liabilities	2,365	2,768	2,197	2,146
Add for cents	1	2	2	2
Total liabilities	$287,691	$293,200	$285,448	$279,684

BANK OF BABYLON — BABYLON.

JOHN R. HIGBIE, *President.* [Deer Park avenue; organized 1913.] EMSLIE J. HEARTT, *Cashier.*

DIRECTORS.

JOHN R. HIGBIE, ALBERT D. HAFF, JAMES W. EATON, JOHN C. ROBBINS, JOHN H. ARINK, WILLIAM E. MAGEE, EUGENE P. SMITH, THOMAS F. TIERNEY, HENRY S. BLACHLY, WILLIAM GEIGER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	.....	.....	$1,001	$990
Other securities, market value	.....	.....	24,700	64,467
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	.....	.....	510
Loans and discounts secured by other collateral	.....	.....	.....	1,950
Loans and discounts without collateral	.....	.....	510	10,761
Overdrafts	.....	.....	.....	134
Due from trust companies, banks and bankers	.....	.....	34,498	33,140
Specie	.....	.....	582	6,248
Legal tender notes and notes of national banks	.....	.....	10,169	3,296
Cash items	.....	.....	.....	483
Assets not included in any of the above heads	.....	.....	930	3,478
Add for cents	.....	.....	1	4
Total resources	.....	.....	$72,391	$125,461
LIABILITIES.				
Capital	.....	.....	$50,000	$50,000
Surplus, including all undivided profits (market value)	.....	.....	10,032	9,409
Due depositors, not preferred	.....	.....	12,359	65,462
Other liabilities	.....	.....	.....	589
Add for cents	.....	.....	.....	1
Total liabilities	.....	.....	$72,391	$125,461

BANK OF BATAVIA — BATAVIA.

DANIEL W. TOMLINSON, *President.* [69 Main street; organized 1876.] HOLDEN T. MILLER, *Cashier.*

DIRECTORS.

SIDNEY A. SHERWIN, SAFFORD E. NORTH, ARTHUR G. HOUGH, HOLDEN T. MILLER, DANIEL W. TOMLINSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$73,500	$73,500	$83,500	$128,400
Other securities, market value	65,150	65,150	65,150	65,150
Real estate owned	26,500	26,500	26,500	26,500
Mortgages owned	106,456	107,226	107,431	110,760
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	376,594	377,600	376,370	293,761
Loans and discounts secured by other collateral	584,173	587,200	550,400	511,046
Loans and discounts without collateral	759,060	769,474	735,200	891,342
Overdrafts	2,042	2,178	1,303	1,857
Due from trust companies, banks and bankers	208,972	233,677	257,059	191,827
Specie	11,746	9,860	8,630	11,387
Legal tender notes and notes of national banks	123,765	112,051	106,210	91,846
Cash items	6,626	7,481	9,564	5,441
Assets not included in any of the above heads	18,250	19,315	17,210	16,432
Add for cents	3	2	2	4
Total resources	$2,362,837	$2,391,214	$2,344,529	$2,345,753
LIABILITIES.				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	204,572	191,743	187,092	204,039
Unpaid dividends, reserve for taxes, rents and dividends	10,000	10,000	10,285	10,000
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	67,879	68,978	74,012	69,096
Due depositors, not preferred	1,913,234	1,949,408	1,905,630	1,898,895
Due to trust companies, banks and bankers	8,151	12,084	8,508	4,721
Other liabilities	9,000	9,000	9,000	9,000
Add for cents	1	1	2	2
Total liabilities	$2,362,837	$2,391,214	$2,344,529	$2,345,753

THE BANK OF BUFFALO — BUFFALO.

ELLIOTT C. McDOUGAL, *President.* [234–236 Main street; organized 1873.] JOHN L. DANIELS, *Cashier.*

DIRECTORS.

JOHN L. DANIELS, GEORGE J. HAGER, GEORGE J. HOWARD, CHARLES KENNEDY, ELLIOTT C. McDOUGAL, ROBERT K. ROOT, LAURENCE D. RUMSEY, JOHN N. SCATCHERD, CARLTON M. SMITH, GEORGE URBAN, JR.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$202,005	$204,015	$224,995	$220,975
Other securities, market value	1,542,093	1,521,212	1,529,720	2,031,856
Real estate owned	200,000	200,000	200,000	200,000
Mortgages owned	13,000	13,000	11,000	11,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	131,500	109,575	110,500	105,996
Loans and discounts secured by other collateral	2,946,557	2,714,536	2,313,347	3,231,735
Loans and discounts without collateral	3,437,767	3,504,262	4,049,166	5,213,256
Overdrafts	27	108	152	472
Due from trust companies, banks and bankers	1,578,142	1,878,454	1,562,464	1,264,457
Specie	262,479	288,849	275,349	344,065
Legal tender notes and notes of national banks	192,710	178,572	227,104	249,377
Cash items	143,093	69,210	102,168	104,740
Assets not included in any of the above heads	57,765	41,245	37,331	43,689
Add for cents	3	2	3	1
Total resources	$10,707,141	$10,723,040	$10,643,299	$13,021,619
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$1,000,000
Surplus, including all undivided profits (market value)	847,448	819,993	825,354	1,500,911
Unpaid dividends, reserve for taxes, rents and dividends	12,687	4,711	8,412	12,605
Preferred deposits, viz.:				
Due New York State savings banks	830,563	844,570	726,037	823,584
Due New York State savings and loan associations	15,712	24,240	27,100	20,000
Deposits secured by outstanding unmatured New York State bonds	200,000	200,000	200,000	200,000
Deposits otherwise preferred	10,000	10,000	10,000	10,000
Due depositors, not preferred	5,938,787	5,977,816	6,190,224	7,015,175
Due to trust companies, banks and bankers	2,311,023	2,199,010	2,122,918	2,400,424
Other liabilities	40,919	142,697	33,251	38,918
Add for cents	2	3	3	2
Total liabilities	$10,707,141	$10,723,040	$10,643,299	$13,021,619

THE BANK OF CAPE VINCENT — CAPE VINCENT.

E. C. BLOCK, *President.* [Broadway; organized 1885.] S. S. BLOCK, *Cashier.*

DIRECTORS.

GEO. V. S. CAMP, E. C. BLOCK, W. A. CASLER, J. W. CORNAIR, S. S. BLOCK.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,200	$1,200	$1,200	$1,200
Other securities, market value	2,850	1,850	1,850	1,850
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	10,700	10,700	10,600	10,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,182	10,278	7,597	8,944
Loans and discounts secured by other collateral	8,548	10,577	8,189	8,655
Loans and discounts without collateral	45,689	51,431	55,716	40,196
Overdrafts	610	580	614	2,350
Due from trust companies, banks and bankers	11,896	3,259	13,258	28,914
Specie	193	128	62	134
Legal tender notes and notes of national banks	4,858	4,026	5,084	4,602
Cash items	.....	30	.....	.....
Assets not included in any of the above heads	430	489	395	410
Add for cents	3	3	3	3
Total resources	$99,659	$97,051	$107,068	$110,358
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	16,933	16,180	16,480	16,772
Due depositors, not preferred	56,361	44,423	54,847	67,743
Due to trust companies, banks and bankers	1,056	430	895	441
Other liabilities	308	11,017	9,844	400
Add for cents	1	1	2	2
Total liabilities	$99,659	$97,051	$107,068	$110,358

BANK OF CATTARAUGUS — CATTARAUGUS.

H. C. RICH, *President.* [Main street; organized 1892.] F. E. JOHNSON, *Cashier.*

DIRECTORS.

D. F. RUNDELL, MILTON LITTLE, WARREN H. LEE, HERBERT C. RICH, J. J. MCCARTHY, G. A. MATTESON, H. W. HINMAN, F. E. JOHNSON, E. O. WILLSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$247,005	$246,755	$241,005	$245,000
Other securities, market value	60,995	60,995	60,945	58,945
Real estate owned	13,065	16,262	23,208	23,782
Mortgages owned	20,800	24,600	24,650	24,900
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	40,000	40,000	30,000	30,000
Loans and discounts secured by other collateral	50,000	50,000	50,000	50,000
Loans and discounts without collateral	310,124	308,092	288,027	275,213
Overdrafts	.....	.....	201	56
Due from trust companies, banks and bankers	108,128	82,434	89,712	104,385
Specie	30,093	31,868	36,161	30,400
Legal tender notes and notes of national banks	26,000	20,000	21,000	20,000
Assets not included in any of the above heads	2,000	2,000	2,000	2,000
Add for cents	2	2	2	1
Total resources	$908,212	$883,008	$866,911	$864,682
LIABILITIES.				
Capital	$33,000	$33,000	$33,000	$33,000
Surplus, including all undivided profits (market value)	109,197	113,398	110,220	140,337
Unpaid dividends, reserve for taxes, rents and dividends	1,950	2,000	2,000	1,705
Preferred deposits, viz.:				
Due New York State savings and loan associations	8,026	7,083	9,880	5,432
Other deposits secured by pledge of bank assets	173	156	211	316
Due depositors, not preferred	720,046	674,863	668,425	662,473
Due to trust companies, banks and bankers	289	14,422	3,000	59
Other liabilities	35,529	38,084	40,173	21,357
Add for cents	2	2	2	3
Total liabilities	$908,212	$883,008	$866,911	$864,682

THE BANK OF CINCINNATUS — CINCINNATUS.

B. R. CORNING, *President.* [Organized 1899.] GEO. A. HASKINS, *Cashier.*

DIRECTORS.

B. R. CORNING, GEO. A. HASKINS, J. BELLE HASKINS, MARY C. MINER, ANNA C. CORNING.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$9,212	$8,212	$8,205	$8,205
Other securities, market value	41,632	41,612	41,307	40,837
Mortgages owned	45,361	44,486	41,436	43,928
Loans and discounts secured by bond and mortgage, dead or other real estate collateral	1,200	1,200	1,200	1,200
Loans and discounts secured by other collateral	4,467	3,408	7,553	6,760
Loans and discounts without collateral	154,865	146,009	138,942	136,087
Overdrafts	279	349	327	1,379
Due from trust companies, banks and bankers	22,281	31,329	34,231	39,831
Specie	10,013	8,840	8,292	9,220
Legal tender notes and notes of national banks	4,300	2,200	4,000	4,500
Assets not included in any of the above heads	2,760	2,250	1,700	3,250
Add for cents	3	3	3	3
Total resources	$296,373	$289,898	$287,196	$295,200
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	45,171	45,790	43,707	46,228
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	2,450	.....
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	195	31	149	42
Due depositors, not preferred	223,481	211,614	210,331	221,371
Bills payable	.....	5,000	3,000	.....
Other liabilities	2,525	2,461	2,557	2,558
Add for cents	1	2	2	1
Total liabilities	$296,373	$289,898	$287,196	$295,200

BANK OF CONEY ISLAND — CONEY ISLAND.

WILLIAM J. WARD, *President.* [Surf avenue; organized 1909]. G. H. MAILEY, *Cashier.*

DIRECTORS

CHARLES G. BALMANNO, CHARLES L. FELTMAN, JAMES M. GRAY, JOSEPH HUBER, JAMES T. KENT,
WILLIAM C. COURTNEY, RICHARD GARMS, FRED. B. HENDERSON, STEPHEN E. JACKMAN, FRED W. KISTER,
W. A. NORWOOD, WILLIAM J. WARD.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$66,767	$67,052	$64,755	$90,650
Other securities, market value	171,212	148,250	165,155	444,312
Real estate owned	22,126	22,126	22,126	22,126
Mortgages owned	7,800	7,800	7,800	7,800
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	2,700	3,650	3,550	1,300
Loans and discounts secured by other collateral	29,500	29,300	20,150	59,470
Loans and discounts without collateral	170,599	175,751	211,926	325,962
Overdrafts	.....	.....	109	11
Due from trust companies, banks and bankers	40,375	21,985	69,511	142,551
Specie	30,553	25,247	29,046	60,630
Legal tender notes and notes of national banks	11,210	12,600	29,522	54,000
Assets not included in any of the above heads	11,040	8,962	10,509	11,634
Add for cents	4	2	3	4
Total resources	$563,886	$522,725	$634,162	$1,220,450
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	46,401	48,051	41,665	52,706
Unpaid dividends, reserve for taxes, rents and dividends	1,487	375	750	1,125
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	10,000	10,000	10,000	10,000
Other deposits secured by pledge of bank assets	31,350	32,704	.....	.....
Deposits otherwise preferred	.....	.....	33,817	35,059
Due depositors, not preferred	360,780	267,898	434,794	1,009,328
Bills payable	.....	50,000	.....	.....
Other liabilities	13,867	13,695	13,135	12,230
Add for cents	1	2	1	2
Total liabilities	$563,886	$522,725	$634,162	$1,220,450

BANK OF CORFU — CORFU.

CYRUS W. CARRIER, *President.* [Organized 1908.] ALBERT F. BANGERT, *Cashier.*

DIRECTORS.

CYRUS W. CARRIER, ERNEST T. SUMNER, MICHAEL DILLON, ORLO W. WRIGHT, DALLAS A. SUMNER, JEROME SUMNER, ALBERT F. BANGERT, DE FOREST HASKELL, LEONARD D. WAGNER, DAVID J. SCOTT, PERRY E. WURST,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$16,661	$16,661	$14,486	$14,171
Other securities, market value	48,409	48,409	48,266	44,276
Mortgages owned	36,455	36,055	35,555	38,480
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,576	8,004	7,994	7,268
Loans and discounts secured by other collateral	8,804	8,980	20,799	18,815
Loans and discounts without collateral	97,913	100,742	108,478	108,430
Overdrafts	454	167	124	12
Due from trust companies, banks and bankers	22,238	30,423	32,475	30,333
Specie	6,199	6,571	7,510	6,598
Legal tender notes and notes of national banks	7,974	7,916	7,658	5,859
Assets not included in any of the above heads	3,750	2,200	3,000	2,250
Add for cents	3	4	4	4
Total resources	$255,436	$266,132	$286,349	$276,496
LIABILITIES				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	13,661	12,576	12,140	14,011
Unpaid dividends, reserve for taxes, rents and dividends	.....	56	2,100	395
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	.....	.....	1	203
Due depositors, not preferred	214,275	227,499	244,999	233,247
Other liabilities	2,500	1,000	2,108	3,639
Add for cents	.....	1	1	1
Total liabilities	$255,436	$266,132	$286,349	$276,496

BANK OF DELEVAN — DELEVAN.

R. C. PINGREY, *President.* [Organized 1913.] C. A. METCALF, *Cashier.*

DIRECTORS.

R. C. PINGREY, C. S. PERSONS, V. R. LYNDE, E. S. OYER, C. A. METCALF,
L. G. JONES, J. B. HOWE, J. F. SPROUL, J. O. WALLDORFF.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	.....	.....	.....	$25,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	.....	.....	3,400
Loans and discounts secured by other collateral	.....	.....	.....	4,166
Loans and discounts without collateral	.....	.....	.....	33,242
Due from trust companies, banks and bankers	.....	.....	.....	8,918
Specie	.....	.....	.....	575
Legal tender notes and notes of national banks	.....	.....	.....	1,558
Assets not included in any of the above heads	.....	.....	.....	2,183
Add for cents	.....	.....	.....	1
Total resources	.....	.....	.....	$79,043
LIABILITIES.				
Capital	.....	.....	.....	$25,000
Surplus, including all undivided profits (market value)	.....	.....	.....	2,500
Due depositors, not preferred	.....	.....	.....	50,246
Other liabilities	.....	.....	.....	1,297
Total liabilities	.....	.....	.....	$79,043

THE BANK OF EAST AURORA — EAST AURORA.

HENRY H. PARSONS, *President.* [656 Main street; organized 1882.] GEORGE D. BRIGGS, *Cashier.*

DIRECTORS.

MICHAEL D. HYMAN, ARTHUR E. HAMMOND, JOHN J. SLY, ARTHUR L. MITCHELL, FRANK R. WHALEY, HENRY H. PERSONS, SEYMOUR WHALEY, JAMES W. PERSONS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,080	$2,097	$2,080	$2,060
Other securities, market value	60,302	54,456	38,521	37,681
Real estate owned	24,859	24,859	24,859	24,859
Mortgages owned	49,115	51,154	52,842	44,093
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	60,341	72,890	76,642	56,564
Loans and discounts secured by other collateral	153,526	148,784	151,528	162,157
Loans and discounts without collateral	232,463	230,550	244,098	237,116
Overdrafts	63	62	125	293
Due from trust companies, banks and bankers	64,507	78,401	54,524	65,384
Specie	17,573	16,725	17,765	16,641
Legal tender notes and notes of national banks	18,658	18,823	18,876	18,725
Cash items	541	464	604	444
Assets not included in any of the above heads	7,295	7,580	6,800	5,775
Add for cents	7	5	5	6
Total resources	$691,330	$706,850	$689,269	$671,798
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	60,293	60,330	62,708	62,078
Due depositors, not preferred	591,640	610,191	588,338	575,473
Due to trust companies, banks and bankers	1,597	1,411	1,482	1,253
Other liabilities	7,798	4,917	6,740	2,992
Add for cents	2	1	1	2
Total liabilities	$691,330	$706,850	$689,269	$671,798

THE BANK OF ELLICOTTVILLE — ELLICOTTVILLE.

C. A. CASE, *President.* [Organized 1891.] GRANT F. SMITH, *Cashier.*

DIRECTORS.

C. A. CASE, W. D. WALRATH, W. J. WELLER, J. D. CASE, IRA T. GLEASON, C. M. WALRATH, FRANK FITZPATRICK,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$14,000	$13,000	$13,000	$13,000
Other securities, market value	2,358	.....	.....	.....
Real estate owned	2,600	2,600	2,600	2,600
Mortgages owned	17,253	15,153	15,103	15,003
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,126	4,143	3,038	4,281
Loans and discounts secured by other collateral	141,445	115,661	125,439	162,927
Loans and discounts without collateral	180,614	223,304	206,491	198,223
Overdrafts	94	426	197	499
Due from trust companies, banks and bankers	96,535	68,572	76,662	84,949
Specie	4,781	4,742	4,726	5,991
Legal tender notes and notes of national banks	18,352	19,761	20,833	13,774
Cash items	314	573	772	653
Add for cents	5	3	4	3
Total resources	$482,477	$467,938	$468,865	$501,903
LIABILITIES.				
Capital	$25,000	$25,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	43,127	40,637	18,872	21,144
Unpaid dividends, reserve for taxes, rents and dividends	.....	75	75	.....
Due depositors, not preferred	406,350	394,226	399,918	430,758
Other liabilities	8,000	8,000	.....	1
Total liabilities	$482,477	$467,938	$468,865	$501,903

BANK OF EUROPE — NEW YORK CITY.

THOMAS CAPEK, *President.* [1429 First avenue; organized 1910.] FRANK A. SOVAK, *Cashier.*

DIRECTORS.

JOSEPH APPEL, FRANK BRODSKY, THOMAS CAPEK, JOHN FICA, VACLAV NEMECEK, FRANK A. SOVAK, MICHAEL PILNACEK, VINCENT W. WOYTISEK, ALBERT WINTERNITZ.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$103,536	$107,096	$105,000	$137,054
Other securities, market value	840,481	860,583	799,700	770,377
Mortgages owned	54,578	62,578	72,578	84,078
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	28,318	20,188	40,200	42,100
Loans and discounts secured by other collateral	29,709	30,300	56,120	58,320
Loans and discounts without collateral	476,328	530,389	568,224	591,793
Overdrafts	.....	.....	27	1,227
Due from trust companies, banks and bankers	212,312	191,064	216,340	211,054
Specie	222,435	220,983	247,498	269,227
Legal tender notes and notes of national banks	74,145	73,675	82,443	76,975
Cash items	.....	39	56	1
Assets not included in any of the above heads	22,151	22,199	20,891	20,499
Add for cents	4	4	2	3
Total resources	$2,063,997	$2,119,098	$2,209,079	$2,262,708
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	65,389	59,436	50,055	41,418
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	.....	31,406
Preferred deposits, viz.: Due New York State savings and loan associations	441	630	683	188
Due depositors, not preferred	1,792,504	1,914,327	2,039,184	2,063,672
Due to trust companies, banks and bankers	83,437	36,624	2,831	8,083
Other liabilities	22,224	8,078	16,323	17,938
Add for cents	2	3	3	3
Total liabilities	$2,063,997	$2,119,098	$2,209,079	$2,262,708

BANK OF FARMINGDALE — FARMINGDALE.

MARTIN MEYER, *President.* [Main street; organized 1907.] PERCY L. HALL, *Cashier.*

DIRECTORS.

HENRY A. BROWN, EDWARD J. COOPER, ALEXANDER CORT, EMIL DEBRODT, HALSTEAD H. FROST, JR., ALBERT D. HAFF, OSIAS KARP, PETER V. KETCHAM, THOMAS J. MCCORD, MARTIN MEYER, CHARLES E. SMITH, JACOB STEINERT, CHARLES A. WETTERAU, CHARLES H. JONES, ALONZO P. WHITSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$3,050	$3,055	$3,015	$3,010
Other securities, market value	20,146	20,265	19,862	19,772
Real estate owned	12,968	12,968	12,968	12,968
Mortgages owned	12,400	16,400	16,875	16,275
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	9,600	8,100	7,750	10,950
Loans and discounts secured by other collateral	8,000	.....	1,900	900
Loans and discounts without collateral	82,798	88,029	86,354	82,630
Overdrafts	229	29	.....	21
Due from trust companies, banks and bankers	16,842	16,978	6,640	16,178
Specie	7,110	7,482	10,324	8,106
Legal tender notes and notes of national banks	525	715	1,495	635
Cash items	29	47	3	143
Assets not included in any of the above heads	5,161	4,918	5,166	5,189
Add for cents	2	2	4	4
Total resources	$178,860	$178,988	$172,356	$176,781
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	9,635	9,000	9,032	9,504
Unpaid dividends, reserve for taxes, rents and dividends	.....	20	.....	.....
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	2,000	2,000	2,000	2,000
Due depositors, not preferred	141,305	141,576	129,261	136,077
Due to trust companies, banks and bankers	103	.....	249	1,780
Bills payable	.....	.....	6,000	.....
Other liabilities	815	1,392	812	2,418
Add for cents	2	.....	2	2
Total liabilities	$178,860	$178,988	$172,356	$176,781

THE BANK OF FLATBUSH — BROOKLYN.*

WILLIAM D. BUCKNER, *President.* [885 Flatbush avenue; organized 1904.] CHARLES STRAUB, *Cashier.*

DIRECTORS.

CHARLES G. BALMANNO, WILLIAM D. BUCKNER, WALTER CRITCHLEY, WALTER B. GUNNISON, WILLIAM E. HARMON, HENRY HESTERBERG, CHAUNCEY H. HUMPHREYS, CLINTON R. JAMES, JEROME LOTT, JOHN F. JAMES, BENJAMIN H. KNOWLES, FRANK H. NEWCOMB, CHARLES J. OBERMAYER, LEWIS H. LOSEE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,136	$1,138	$1,137	$1,102
Other securities, market value	269,375	355,797	359,688	364,162
Real estate owned	46,532	46,225	46,225	46,225
Mortgages owned	136,517	105,517	103,225	102,525
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	63,150	60,150	51,350	51,100
Loans and discounts secured by other collateral	43,202	39,952	33,653	32,563
Loans and discounts without collateral	246,972	254,411	287,422	300,314
Overdrafts	.....	3	4	5
Due from trust companies, banks and bankers	56,036	165,622	116,101	118,731
Specie	9,933	9,506	11,507	9,517
Legal tender notes and notes of national banks	86,465	75,596	84,662	72,210
Cash items	1,938	1,740	4,195	3,280
Assets not included in any of the above heads	53,110	52,997	52,857	47,460
Add for cents	.....	5	4	4
Total resources	$1,014,416	$1,168,659	$1,152,030	$1,149,198
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	57,983	55,699	44,999	43,166
Unpaid dividends, reserve for taxes, rents and dividends	15	575	710	1,175
Preferred deposits, viz.:				
Due New York State savings banks	.....	25,000	.....	25,424
Due New York State savings and loan associations	15,043	60,177	30,591	15,777
Deposits secured by outstanding unmatured New York State bonds	.....	40,000	40,000	40,000
Other deposits secured by pledge of bank assets	60,000	60,000	60,000	60,000
Due depositors, not preferred	.....	795,256	842,801	833,189
Due to trust companies, banks and bankers	745,871	.....	.....	.....
Other liabilities	35,504	31,950	32,927	30,464
Add for cents	.....	2	2	3
Total liabilities	$1,014,416	$1,168,659	$1,152,030	$1,149,198

* Formerly, Prospect Park Bank of Brooklyn.

THE BANK OF GENESEE — BATAVIA.

W. G. POLLARD, *President.* [97 Main street; organized 1888.] W. M. BUCKHOLTZ, *Cashier.*

DIRECTORS.

W. G. POLLARD, J. W. PRATT, W. C. CASEY, GEORGE E. PERRIN, JESSE A. HAWKINS, FRANK J. DE COT, GEORGE P. THOMAS, GEORGE A. FARRALL, EDWARD A. FRIEDLEY, LOUIS WIARD. FRANK W. BALLARD, EDWARD P. MOYNIHAN, FRED B. GLEASON, GUY E. LOWN, E. DEAN HICKOX, FRANK W. SIMONDS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$31,000	$31,000	$31,000	$66,000
Other securities, market value	9,605	9,605	9,605	8,324
Real estate owned	25,564	26,000	26,000	26,000
Mortgages owned	32,075	30,375	29,375	29,125
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	63,782	65,772	63,417	64,297
Loans and discounts secured by other collateral	99,372	99,792	106,893	107,039
Loans and discounts without collateral	217,778	222,931	227,453	256,265
Overdrafts	73	162	73	349
Due from trust companies, banks and bankers	39,317	57,688	54,454	55,754
Specie	7,448	10,146	11,013	5,063
Legal tender notes and notes of national banks	25,249	16,346	20,588	27,977
Cash items	2,766	566	1,653	1,188
Assets not included in any of the above heads	1,335	1,471	1,100	1,500
Add for cents	3	3	2	2
Total resources	$555,367	$571,857	$582,629	$648,883
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	60,937	62,302	62,993	62,063
Unpaid dividends, reserve for taxes, rents and dividends	500	.....	7	1,000
Preferred deposits, viz.:				
Due New York State savings and loan associations	21,102	23,369	8,517	18,005
Deposits secured by outstanding unmatured New York State bonds	6,000	6,000	6,000	7,000
Other deposits secured by pledge of bank assets	1,558	1,426	2,103	2,785
Due depositors, not preferred	355,687	369,252	393,940	455,530
Due to trust companies, banks and bankers	6,079	6,006	4,965	.....
Other liabilities	3,500	3,500	4,100	2,500
Add for cents	4	2	4	.....
Total liabilities	$555,367	$571,857	$582,629	$648,883

BANK OF GOUVERNEUR — GOUVERNEUR.

HERBERT G. ALDRICH, *President.* [93 Main street; organized 1879.] JAMES O. SHELDON, *Cashier.*

DIRECTORS.

EDWARD D. BARRY, HERBERT G. ALDRICH, JAMES O. SHELDON, JAMES C. DOLAN, DAVID G. SCHOLTON, ARCHIE F. MCALLASTER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$990	$980
Other securities, market value	164,400	153,750	140,825	145,055
Real estate owned	8,000	8,000	8,000	8,753
Mortgages owned	11,685	11,485	11,485	15,839
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	27,162	13,352	23,020	18,795
Loans and discounts secured by other collateral	95,317	107,677	94,307	133,421
Loans and discounts without collateral	340,366	324,147	327,595	326,486
Overdrafts	194	523	154	273
Due from trust companies, banks and bankers	46,800	46,351	62,251	60,629
Specie	8,449	9,618	10,193	10,920
Legal tender notes and notes of national banks	29,032	23,652	19,015	27,297
Cash items	2,050	1,105	2,285	2,877
Assets not included in any of the above heads	1,400	650	1,150	1,000
Add for cents	1	4	2	5
Total resources	$735,856	$701,314	$701,272	$752,330
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	85,228	82,481	81,314	85,055
Unpaid dividends, reserve for taxes, rents and dividends	254	450	900	1,600
Preferred deposits, viz.: Due New York State savings and loan associations	3,829	4,178	10,098	2,442
Due depositors, not preferred	541,369	500,382	503,623	554,446
Due to trust companies, banks and bankers	1,046	1,640	2,318	1,167
Other liabilities	4,127	12,180	3,018	7,617
Add for cents	3	3	1	3
Total liabilities	$735,856	$701,314	$701,272	$752,330

BANK OF GOWANDA — GOWANDA.

WILLIAM H. BARD, *President.* [27 Main street; organized 1890.] FRANKLIN E. BARD, *Cashier.*

DIRECTORS.

RICHARD WILHELM, WILLIAM H. BARD, SILAS H. ARNOLD, FRANKLIN E. BARD, EDWARD C. MUGRIDGE, WILLIAM P. SHERMAN, WALTER WELCH, GEORGE J. MENTLEY, DANIEL B. FORBUSH.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$8,140	$8,080	$8,040	$8,060
Other securities, market value	82,000	81,750	75,770	28,490
Real estate owned	8,500	7,460	8,170	16,901
Mortgages owned	43,054	41,704	46,624	52,014
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	61,813	67,613	58,563	49,981
Loans and discounts secured by other collateral	115,176	127,071	121,909	104,023
Loans and discounts without collateral	174,222	185,941	201,254	194,269
Overdrafts	355	57	61	45
Due from trust companies, banks and bankers	110,993	46,852	72,264	137,579
Specie	4,730	5,059	7,182	5,462
Legal tender notes and notes of national banks	25,434	30,470	23,904	25,703
Cash items	2,309	3,626	1,822	9,472
Assets not included in any of the above heads	4,508	3,045	3,745	2,313
Add for cents	3	3	4	6
Total resources	$641,237	$608,731	$629,312	$634,318
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	94,157	94,064	93,853	97,005
Unpaid dividends, reserve for taxes, rents and dividends	172	185	2,008	1,219
Preferred deposits, viz.:				
Due New York State savings and loan associations	288	288	1,500	2,061
Deposits secured by outstanding unmatured New York State bonds	1,832	2,165	1,916	2,556
Other deposits secured by pledge of bank assets	.....	.....	10,000	10,000
Due depositors, not preferred	510,369	478,480	486,949	488,161
Other liabilities	4,417	3,547	3,084	3,315
Add for cents	2	2	2	1
Total liabilities	$641,237	$608,731	$629,312	$634,318

BANK OF GREAT NECK — GREAT NECK.

WILLIAM R. GRACE, *President.* [Organized 1906.] AUSTIN HICKS, *Cashier.*

DIRECTORS.

EDGAR H. COOK, ROSWELL ELDRIDGE, J. FRED FAIGLE, WALTER E. FREW, WM. R. GRACE, CHARLES H. GREGORY, DANIEL S. WOOLLEY, AUSTIN HICKS, EGBERT E. LECLUSE, CHARLES G. MEYER, FREDERICK RUSSELL,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$31,037	$21,037	$21,025	$21,037
Other securities, market value	179,975	189,212	184,504	207,700
Real estate owned	13,403	13,403	13,403	13,403
Mortgages owned	86,850	91,550	91,550	91,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,469	22,000	22,780	16,780
Loans and discounts secured by other collateral	22,485	85,567	54,496	37,035
Loans and discounts without collateral	61,715	64,309	56,765	55,473
Overdrafts	.....	.....	.....	68
Due from trust companies, banks and bankers	46,486	36,604	64,118	49,239
Specie	3,240	4,303	4,630	4,928
Legal tender notes and notes of national banks	16,166	21,166	16,774	18,194
Cash items	807	1,712	1,003	2,298
Assets not included in any of the above heads	4,799	3,818	5,025	4,477
Add for cents	4	4	3	3
Total resources	$492,436	$554,685	$536,079	$521,885
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	33,593	32,598	32,111	33,622
Unpaid dividends, reserve for taxes, rents and dividends	.....	45	.....	25
Due depositors, not preferred	405,112	469,794	449,912	436,466
Other liabilities	3,729	2,247	4,055	1,770
Add for cents	2	1	1	2
Total liabilities	$492,436	$554,685	$536,079	$521,885

BANK OF HAMBURGH — HAMBURGH.

D. C. PIERCE, *President.* [Main street; organized 1883.] OTHO CHURCHILL, *Cashier.*

DIRECTORS.

D. C. PIERCE, ANDREW STEIN, C. W. BOURNE, JACOB HAUCK, GEO. J. BRENDEL, WM. KRONENBERG, JACOB PEFFER, GEO. L. POMEROY, JOHN SCHOEPFLIN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$104,172	$103,537	$103,693	$102,306
Other securities, market value	367,851	354,842	346,474	345,910
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	111,021	111,821	117,335	119,595
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	47,409	47,719	46,771	43,317
Loans and discounts secured by other collateral	40,587	39,453	40,399	58,308
Loans and discounts without collateral	277,221	245,256	226,776	255,273
Overdrafts	169	629	200	108
Due from trust companies, banks and bankers	122,062	120,738	106,607	111,152
Specie	9,816	9,163	12,672	16,057
Legal tender notes and notes of national banks	54,105	50,415	49,395	49,585
Assets not included in any of the above heads	2,946	2,333	2,138	2,334
Add for cents	2	4	4	3
Total resources	$1,162,361	$1,110,910	$1,077,461	$1,128,948
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	96,048	98,588	93,519	96,375
Unpaid dividends, reserve for taxes, rents and dividends	.....	6	27	39
Preferred deposits, viz.:				
Due New York State savings and loan associations	1,046	1,891	3,816	1,321
Deposits secured by outstanding unmatured New York State bonds	15,000	15,000	15,000	20,000
Other deposits secured by pledge of bank assets	749	577	598	801
Due depositors, not preferred	984,699	938,303	902,644	953,787
Other liabilities	14,818	6,543	11,859	6,622
Add for cents	1	2	1	3
Total liabilities	$1,162,361	$1,110,910	$1,077,464	$1,128,948

THE BANK OF HAMMONDSPORT — HAMMONDSPORT.

LEON J. MASSON, *President.* [Organized 1900.] W. W. BRUNDAGE, *Cashier.*

DIRECTORS.

J. W. DAVIS, HENRY FREY, O. BRUNDAGE, A. E. DEPEW, C. J. CORYELL,
H. M. CHAMPLIN, L. J. MASSON, MONROE WHEELER, W. W. BRUNDAGE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913
Stocks and bonds, viz.:				
Public securities, market value	$51,000	$49,600	$49,700	$49,100
Other securities, market value	55,405	54,705	54,955	54,400
Real estate owned	3,000	3,000	3,000	3,000
Mortgages owned	56,307	56,266	56,091	56,441
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	18,232	18,300	21,351	24,723
Loans and discounts secured by other collateral	41,347	32,475	37,075	35,960
Loans and discounts without collateral	242,983	234,932	201,430	190,931
Overdrafts	187	29	194	203
Due from trust companies, banks and bankers	44,781	40,200	50,992	64,501
Specie	11,246	9,587	10,195	13,009
Legal tender notes and notes of national banks	16,270	15,500	13,500	16,000
Cash items	1,260	488	964	1,028
Assets not included in any of the above heads	400	400	400	400
Add for cents	2	3	3	2
Total resources	$542,420	$515,485	$499,850	$509,698
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	45,421	47,573	50,496	50,322
Unpaid dividends, reserve for taxes, rents and dividends	2,000	.....	.....	.....
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	12,600	12,600	12,600	12,600
Other deposits secured by pledge of bank assets	12,165	10,161	9,234	9,482
Due depositors, not preferred	420,104	394,995	377,485	387,292
Due to trust companies, banks and bankers	127	155	35	.....
Add for cents	3	1	.....	2
Total liabilities	$542,420	$515,485	$499,850	$509,698

BANK OF HEMPSTEAD HARBOR — ROSLYN.

JOSEPH H. BOGART, *President.* [Organized 1906.] HOWARD C. HEGEMAN, *Cashier.*

DIRECTORS.

JOHN A. ALBERTSON, THOMAS W. ALBERTSON, JOHN C. BAKER, JOSEPH H. BOGART, JAMES K. DAVIS, W. P. L. DAVIS, EDWIN C. WILLETS, EDWARD L. FROST, HOWARD C. HEGEMAN, STEPHEN R. HEWLETT, FREDERICK E. WILLITS, FREDERICK C. HICKS, SAMUEL HOOPER, WILLIAM MCCARTHY, WILLIAM WITTE, JOTHAM POST, JOHN F. REMSEN, RALPH TUBBY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,025	$1,025	$1,030	$143,075
Other securities, market value	150,118	139,837	136,006	1,025
Real estate owned	11,315	11,315	11,315	11,315
Mortgages owned	36,200	36,200	43,700	46,200
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	29,525	27,875	25,175	25,865
Loans and discounts secured by other collateral	48,200	33,580	59,840	54,655
Loans and discounts without collateral	117,660	108,043	93,292	95,585
Due from trust companies, banks and bankers	28,913	47,976	47,887	39,869
Specie	10,318	9,762	11,006	15,091
Legal tender notes and notes of national banks	11,970	11,410	11,140	13,960
Cash items	14	61	.....	60
Assets not included in any of the above heads	3,529	3,987	3,002	3,741
Add for cents	3	2	1	2
Total resources	$448,790	$431,073	$443,394	$450,443
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	53,217	52,495	49,612	53,840
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	1,200	140
Preferred deposits, viz.: Due New York State savings banks	17,008	17,411	21,839	14,984
Due depositors, not preferred	326,092	330,117	335,597	342,925
Due to trust companies, banks and bankers	1,204	609	1,544	8,264
Bills payable	20,000	.....	.....	.....
Other liabilities	1,267	439	3,600	289
Add for cents	2	2	2	1
Total liabilities	$448,790	$431,073	$443,394	$450,443

BANK OF HICKSVILLE — HICKSVILLE.

CHARLES E. FASSBENDER, *President.* [Broadway; organized 1903.] G. EDWIN BARTOW, *Cashier*

DIRECTORS.

CHARLES E. FASSBENDER, HENRY C. STOLZ, JOHN H. HAHN, G. EDWIN BARTOW, ROBERT BURGESS, JAMES H. SEAMAN, ROBERT SEAMAN, JAMES K. ATKINSON, GEORGE A. CHESHIRE, EDMUND POST, ANDREW J. HERFORT, HENRY SENGSTACKEN,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$6,632	$6,632	$6,632	$6,632
Other securities, market value	81,705	91,655	91,655	89,655
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	56,750	59,250	62,950	62,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,700	26,700	22,700	25,790
Loans and discounts secured by other collateral	43,780	55,110	55,910	62,805
Loans and discounts without collateral	243,654	176,562	163,178	142,098
Overdrafts	133	.....	2	170
Due from trust companies, banks and bankers	26,554	42,373	32,922	61,043
Specie	463	692	489	331
Legal tender notes and notes of national banks	24,933	33,063	30,691	38,958
Assets not included in any of the above heads	2,300	2,000	2,200	3,390
Add for cents	2	1	1	1
Total resources	$514,106	$496,538	$471,830	$496,223
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	65,256	64,212	68,292	69,794
Unpaid dividends, reserve for taxes, rents and dividends	.....	84	48	36
Due depositors, not preferred	413,694	395,498	369,764	393,154
Due to trust companies, banks and bankers	2,440	208	1,489	2,170
Other liabilities	7,714	11,535	7,236	6,068
Add for cents	2	1	1	1
Total liabilities	$514,106	$496,538	$471,830	$496,223

BANK OF HOLLAND — HOLLAND.

GEORGE A. MERRILL, *President.* [Organized 1893.] JAMES A. CARLSON, *Cashier.*

DIRECTORS.

ABBOTT S. GRIGGS, ASHER CUTLER, WILLIAM N. SHREDER, LORENZO D. O'DELL, FRANK S. COOPER, PERRY E. WURST, HOWARD B. BENNION, PAUL J. WURST, ALBERT H. GRIGGS, GEORGE E. MERRILL, ROBERT J. WATSON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$27,520	$27,500	$27,490	$25,685
Other securities, market value	55,617	50,657	52,617	55,333
Real estate owned	6,000	6,000	6,000	6,000
Mortgages owned	17,394	17,294	24,819	27,519
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,776	7,776	8,001	7,901
Loans and discounts secured by other collateral	14,371	8,171	15,021	14,521
Loans and discounts without collateral	134,283	136,629	140,866	135,942
Overdrafts	89	14	20	31
Due from trust companies, banks and bankers	21,397	33,600	29,232	33,842
Specie	5,265	6,119	3,230	3,801
Legal tender notes and notes of national banks	11,000	12,000	14,500	13,400
Assets not included in any of the above heads	5,355	4,409	5,252	4,990
Add for cents	3	2	2	3
Total resources	$306,070	$310,171	$327,050	$328,968
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	23,186	22,720	23,547	24,082
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	500	500
Due depositors, not preferred	255,145	258,822	275,049	277,722
Other liabilities	2,738	3,628	2,953	1,662
Add for cents	1	1	1	2
Total liabilities	$306,070	$310,171	$327,050	$328,968

THE BANK OF HUNTINGTON — HUNTINGTON.

DOUGLASS CONKLIN, *President.* [Main street; Organized 1888.] ROSS W. DOWNS, *Cashier.*

DIRECTORS.

WILLARD N. BAYLIS, HENRY S. BRUSH, GEO. WOODHULL CONKLIN, DOUGLASS CONKLIN, AUGUST HECKSCHER, JOSEPH IRWIN, THOS. YOUNG, CARLL S. BURR, JOHN T. ROBB, J. NEWELL SAMMIS, H. F. SAMMIS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$30,122	$30,425	$29,910	$29,730
Other securities, market value	327,426	334,367	361,278	385,670
Real estate owned	16,000	16,000	16,000	16,000
Mortgages owned	109,012	111,897	101,762	90,562
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	66,113	58,162	89,542	61,050
Loans and discounts secured by other collateral	102,423	103,523	104,305	150,097
Loans and discounts without collateral	609,980	653,643	609,201	616,530
Overdrafts	.....	.....	155	282
Due from trust companies, banks and bankers	154,253	190,136	152,484	185,513
Specie	13,212	15,418	16,182	19,285
Legal tender notes and notes of national banks	71,421	89,696	96,823	101,239
Cash items	1,651	1,880	137	1,210
Assets not included in any of the above heads	4,000	5,000	9,000	4,000
Add for cents	3	2	4	3
Total resources	$1,505,616	$1,610,149	$1,586,783	$1,661,171
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	213,768	214,026	215,608	218,392
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	8,000	8,000	8,000	9,000
Due depositors, not preferred	1,234,885	1,351,545	1,320,806	1,399,663
Due to trust companies, banks and bankers	4,919	930	.....	2
Other liabilities	14,043	5,647	12,367	4,113
Add for cents	1	1	2	1
Total liabilities	$1,505,616	$1,610,149	$1,586,783	$1,661,171

BANK OF JAMESTOWN — JAMESTOWN.

BREWER D. PHILLIPS, *President.* [216 Main street; organized 1903.] WM. R. BOTSFORD, *Cashier.*

DIRECTORS.

FRANK O. ANDERSON, ARTHUR A. AMIDON, ANDREW B. CARTER, J. DELEVAN CURTISS, A. MORELLE CHENEY, THEODORE A. CASE, M. L. FENTON, CHARLES H. GIFFORD, JARED HEWES, CHARLES W. HERRICK, WILLARD W. HUNT, BURT F. MERRIAM, BREWER D. PHILLIPS, FRANK F. PICKARD, W. J. MADDOX, M. R. STEVENSON, MASON M. SKIFF, WM. TOWNSEND, GEO. B. PITTS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$79,500	$79,500	$79,295	$74,280
Other securities, market value	87,500	87,500	79,210	82,695
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	96,496	94,431	94,233	101,270
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	64,745	63,055	64,630	96,022
Loans and discounts secured by other collateral	184,786	197,776	214,905	209,149
Loans and discounts without collateral	859,827	906,546	1,008,590	886,774
Overdrafts	2,157	2,184	634	1,308
Due from trust companies, banks and bankers	402,975	534,502	398,109	387,954
Specie	19,837	26,659	26,213	29,806
Legal tender notes and notes of national banks	92,618	71,330	76,745	91,833
Cash items	10,183	13,420	9,796	19,219
Assets not included in any of the above heads	5,900	1,750	2,750	3,250
Add for cents	3	3	2	4
Total resources	$1,911,527	$2,083,656	$2,060,112	$1,988,564
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	194,056	198,043	200,664	208,455
Unpaid dividends, reserve for taxes, rents and dividends	6,432	3,000	9,000	3,048
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	49,134	66,313	68,888	68,333
Due depositors, not preferred	1,533,724	1,696,429	1,656,176	1,588,923
Due to trust companies, banks and bankers	7,154	5,320	12,667	7,447
Other liabilities	21,024	14,548	12,714	12,356
Add for cents	3	3	3	2
Total liabilities	$1,911,527	$2,083,656	$2,060,112	$1,988,564

BANK OF LAKE PLACID — LAKE PLACID.

GEORGE A. STEVENS, *President.* [Main street; organized 1909.] CLARENCE H. WATSON, *Cashier.*

DIRECTORS.

GEORGE A. STEVENS, JAMES B. HURLEY, MYRON T. BREWSTER, CLIFFORD S. SIMS, W. C. FEATHERS,
FORREST B. GUILD, CLARENCE H. WATSON, FRED C. DAY, JAMES W. FLEMING, JOHN MCGUCKIN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,000	$2,000	$2,000	$2,000
Other securities, market value	11,478	11,495	14,094	13,994
Mortgages owned	15,600	15,800	18,300	15,750
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	3,000	3,000	3,500	3,500
Loans and discounts secured by other collateral	22,804	23,915	14,393	17,282
Loans and discounts without collateral	139,769	128,983	138,293	167,668
Overdrafts	590	65	117	334
Due from trust companies, banks and bankers	20,376	25,641	36,239	94,924
Specie	5,399	5,737	5,377	6,551
Legal tender notes and notes of national banks	6,757	8,313	6,697	10,242
Assets not included in any of the above heads	1,590	1,801	1,334	1,595
Add for cents	3	2	2	3
Total resources	$229,366	$226,752	$240,346	$333,843
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	12,949	13,410	12,997	14,844
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	350	350
Preferred deposits, viz.:				
Other deposits secured by pledge of bank assets	42	43	108	123
Deposits otherwise preferred	.....	.....	.....	9,000
Due depositors, not preferred	190,836	187,961	188,608	281,914
Bills payable	.....	.....	10,000	.....
Other liabilities	538	337	3,281	2,611
Add for cents	1	1	2	1
Total liabilities	$229,366	$226,752	$240,346	$333,843

THE BANK OF LANCASTER — LANCASTER.

J. O. GARRETSEE, *President.* [41 Central avenue; organized 1894.] J. F. SCHAEFER, *Cashier.*

DIRECTORS.

ARTHUR D. BISSELL, T. E. IDSARDI, THOMAS LEARY, JOHN G. MILLER, J. O. GARRATSEE,
HERMAN B. VAN PEYMA, C. F. KING, GEORGE P. ZURBRICK, JACOB C. WEIL.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$35,962	$36,112	$36,112	$33,962
Other securities, market value	262,918	276,533	264,284	269,714
Real estate owned	5,685	5,663	7,483	7,483
Mortgages owned	11,600	11,600	12,410	12,295
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	49,143	46,718	45,434	53,467
Loans and discounts secured by other collateral	116,764	111,075	113,235	132,786
Loans and discounts without collateral	212,937	211,245	248,155	243,626
Overdrafts	20	30	56	51
Due from trust companies, banks and bankers	62,707	121,234	69,035	89,377
Specie	27,038	20,876	16,437	18,017
Legal tender notes and notes of national banks	21,125	33,034	36,585	40,012
Cash items	582	555	232	329
Assets not included in any of the above heads	3,000	3,000	4,000	3,500
Add for cents	3	4	4	4
Total resources	$809,484	$877,679	$853,462	$904,623
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	50,805	52,642	49,115	52,376
Unpaid dividends, reserve for taxes, rents and dividends	27	27	27	42
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	12,453	13,446	13,116	15,301
Due depositors, not preferred	709,199	779,063	748,307	803,903
Other liabilities	7,000	2,500	12,895	3,000
Add for cents	.....	1	2	1
Total liabilities	$809,484	$877,679	$853,462	$904,623

BANK OF LAWRENCE -- LAWRENCE.

J. CARL SCHMUCK, *President.* [Organized 1903.] JOHN A. RUTH, *Cashier.*

DIRECTORS.

MORRIS F. CRAFT, DIVINE HEWLETT, JOHN A. RUTH, JOHN H. SMITH, JAMES W. SAFFORD, J. CARL SCHMUCK,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$11,405	$11,400	$11,040	$11,175
Other securities, market value	59,243	39,213	24,712	24,837
Real estate owned	26,050	26,050	26,050	26,937
Mortgages owned	53,785	64,289	64,289	64,289
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	80,267	49,769	53,957	53,097
Loans and discounts secured by other collateral	26,942	100,734	22,331	24,043
Loans and discounts without collateral	357,817	355,431	264,408	315,181
Overdrafts	230	328	510	441
Due from trust companies, banks and bankers	41,647	62,338	79,372	82,756
Specie	3,305	4,877	4,886	7,408
Legal tender notes and notes of national banks	35,626	36,304	29,045	40,193
Cash items	3,841	1,491	1,300	6,519
Assets not included in any of the above heads	5,690	2,980	4,082	3,741
Add for cents	3	3	4	4
Total resources	$705,881	$755,207	$585,986	$660,621
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	41,040	41,061	40,851	42,741
Unpaid dividends, reserve for taxes, rents and dividends	1,065	.....	.....	.....
Due depositors, not preferred	610,690	659,938	493,211	567,262
Due to trust companies, banks and bankers	1,361	.....	438	.....
Other liabilities	1,722	4,208	1,484	617
Add for cents	3	.....	2	1
Total liabilities	$705,881	$755,207	$585,986	$660,621

THE BANK OF LE ROY — LE ROY.

C. F. PRENTICE, *President.* [49 Main street; organized 1889.] W. C. DONNAN, *Cashier.*

DIRECTORS.

JOHN BURDEN, GEO. I. CARR, F. E. CHADDOCK, E. M. HARMON, A. G. LOWE, C. F. PRENTICE, D. J. O'SHEA, J. P. SAMSON, D. C. H. PRENTICE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$6,000	$6,000	$6,000	$6,000
Other securities, market value	27,550	27,050	26,350	26,350
Real estate owned	9,582	9,582	9,582	9,582
Mortgages owned	28,650	28,250	29,950	45,300
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	45,499	45,499	41,947	25,699
Loans and discounts secured by other collateral	149,668	145,422	128,621	144,546
Loans and discounts without collateral	151,753	145,204	141,600	141,711
Overdrafts	893	1,056	924	627
Due from trust companies, banks and bankers	93,790	57,284	71,814	58,440
Specie	24,790	17,657	23,474	17,879
Legal tender notes and notes of national banks	3,780	3,465	4,960	2,870
Cash items	622	571	38	288
Assets not included in any of the above heads	3,615	3,635	3,525	3,475
Add for cents	2	3	3	2
Total resources	$546,194	$490,678	$488,788	$482,769
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	18,357	16,692	18,067	18,231
Unpaid dividends, reserve for taxes, rents and dividends	600	25	700	712
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	.....	.....	.....	1,070
Other deposits secured by pledge of bank assets	1,467	3,063	411	.....
Due depositors, not preferred	416,578	365,110	359,388	357,187
Due to trust companies, banks and bankers	6,675	3,252	7,797	3,192
Other liabilities	2,515	2,535	2,425	2,375
Add for cents	2	1	.....	2
Total liabilities	$546,194	$490,678	$488,788	$482,769

BANK OF LIMA — LIMA.

HORACE C. GILBERT, *President.* [West Main street; organized 1905.] SMITH L. PARMELE, *Cashier.*

DIRECTORS.

HORACE C. GILBERT, SAMUEL BONNER, GEORGE W. ATWELL, CHARLES D. GOODRICH, SMITH L. PARMELE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$10,397	$15,465	$15,148	$15,015
Real estate owned	3,500	3,500	3,500	3,500
Mortgages owned	30,500	37,700	38,850	38,850
Loans and discounts secured by other collateral	.....	.....	.....	100
Loans and discounts without collateral	58,749	67,232	65,978	65,454
Due from trust companies, banks and bankers	89,180	91,871	64,468	66,046
Specie	5,317	3,839	4,827	5,789
Legal tender notes and notes of national banks	5,035	5,265	5,300	3,610
Cash items	.....	79	10	.....
Assets not included in any of the above heads	2,106	1,920	1,107	1,917
Add for cents	2	2	1	1
Total resources	$204,786	$226,873	$199,189	$200,282
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	11,194	11,851	9,088	10,214
Due depositors, not preferred	167,567	189,022	164,210	164,181
Other liabilities	1,025	1,000	891	886
Add for cents	.....	.....	.....	1
Total liabilities	$204,786	$226,873	$199,189	$200,282

THE BANK OF LONG ISLAND — JAMAICA.

S. R. SMITH, *President.* [359 Fulton street; organized 1902.] P. A. ROWLEY, *Cashier.*

DIRECTORS.

JOHN ADIKES, STEPHEN BAKER, CHARLES CRABBE, H. L. CRANDELL, JOSEPH DYKES, W. H. FITZPATRICK, WM. W. GILLEN, JOHN F. GALVIN, P. M. WOOD, EUGENE D. HAWKINS, PIERRE JAY, G. HOWLAND LEAVITT, V. EVERIT MACY, WM. G. MILLER, FREDERICK P. MORRIS, ANDREW MCTIGUE, NEWMAN J. PETTIT, CHARLES A. WILLETS, SAMUEL R. SMITH, VALENTINE W. SMITH, D. L. STARKS, ANDREW J. VAN SICLEN,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$156,443	$155,206	$155,206	$151,000
Other securities, market value	569,363	550,961	527,848	526,862
Real estate owned	306,110	308,656	318,317	316,052
Mortgages owned	352,818	419,948	414,690	386,552
Loans and discounts secured by bond and m't'ge. deed or other real est. collateral	808,146	768,311	729,196	638,757
Loans and discounts secured by other collateral	585,900	587,680	671,198	1,139,004
Loans and discounts without collateral	2,983,324	3,010,507	3,301,832	3,767,610
Overdrafts	2,368	2,574	1,369	1,003
Due from trust companies, banks and bankers	544,144	670,592	769,306	1,086,021
Specie	72,231	80,975	82,625	89,925
Legal tender notes and notes of national banks	419,169	385,252	475,623	446,463
Cash items	6,003	6,783	10,724	12,779
Assets not included in any of the above heads	56,211	38,330	41,362	48,895
Add for cents	5	5	6	5
Total resources	$6,862,235	$6,985,780	$7,499,302	$8,610,928
LIABILITIES.				
Capital	$750,000	$750,000	$750,000	$750,000
Surplus, including all undivided profits (market value)	556,136	516,860	493,943	518,238
Unpaid dividends, reserve for taxes, rents and dividends	12,460	968	47,335	8,928
Preferred deposits, viz.:				
Due New York State savings banks	283,326	271,787	284,306	261,865
Due New York State savings and loan associations	3,351	5,353	1,781	3,913
Other deposits secured by pledge of bank assets	17,633	160,729	27,208	32,285
Deposits otherwise preferred	.....	.....	59,945	60,559
Due depositors, not preferred	4,853,783	4,769,808	5,219,892	6,248,629
Due to trust companies, banks and bankers	363,855	499,865	594,308	699,520
Other liabilities	21,688	10,407	20,580	26,985
Add for cents	3	3	4	6
Total liabilities	$6,862,235	$6,985,780	$7,499,302	$8,610,928

BANK OF THE METROPOLIS — NEW YORK CITY.

STEPHEN BAKER, *President.* [31 Union square; organized 1871.] EDWIN S. LAFFEY, *Cashier.*

DIRECTORS.

BENJAMIN ALTMAN, CORCELLUS H. HACKETT, EDWARD D. FAULKNER, CHARLES H. TENNEY, CHARLES SCRIBNER, GEO. MCNEIR, ALFRED G. EVANS, ARTHUR L. LESHER, STANLEY T. COZZENS, STEPHEN BAKER, JOHN C. MOORE, HAROLD H. HACKETT, CHARLES L. TIFFANY, EDWARD C. EVANS, H. ELMER GIBB, WILLIAM SCHRAMM,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	1,098,950	1,135,936	1,034,993	1,014,542
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	62,000	62,000	62,000	62,000
Loans and discounts secured by other collateral	3,427,880	3,676,875	3,758,858	2,614,581
Loans and discounts without collateral	7,911,593	8,387,438	7,652,898	8,125,148
Overdrafts	656	559	226	710
Due from trust companies, banks and bankers	959,013	570,264	776,292	1,019,964
Specie	1,213,783	1,898,649	1,158,220	1,681,672
Legal tender notes and notes of national banks	1,792,119	1,465,399	2,048,026	1,180,252
Cash items	854,359	673,650	686,854	622,044
Assets not included in any of the above heads	41,219	28,782	28,290	27,754
Add for cents	4	4	4	4
Total resources	$17,362,576	$17,900,556	$17,207,661	$16,350,671
LIABILITIES.				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	2,250,766	2,251,784	2,211,564	2,305,781
Unpaid dividends, reserve for taxes, rents and dividends	32,319	1,554	58,266	15,725
Preferred deposits, viz.: Due New York State savings banks	1,265,715	1,599,920	1,412,529	1,128,618
Due depositors, not preferred	12,606,753	12,889,909	12,356,844	11,578,014
Due to trust companies, banks and bankers	71,223	84,256	80,017	67,933
Other liabilities	135,797	73,131	88,438	254,597
Add for cents	3	2	3	3
Total liabilities	$17,362,576	$17,900,556	$17,207,661	$16,350,671

BANK OF MILLBROOK — MILLBROOK.

JAMES REARDON, *President.* [Organized 1891.] WALTER F. HAIGHT, *Cashier.*

DIRECTORS.

WILLIAM R. ANDERSON, ELBERT A. BURCH, STEPHEN H. CUTLER, CHARLES F. DIETERICH, CORNELIUS B. REARDON, G. HOWARD DAVISON, EUGENE HAM, FRANKLIN SUTTON, JAMES H. HAIGHT, SHERMAN N. HAIGHT, OAKLEIGH THORNE, WALTER F. HAIGHT, JAMES REARDON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$54,525	$68,235	$68,770	$68,800
Other securities, market value	293,360	287,400	277,072	276,859
Real estate owned	4,500	4,500	4,500	4,500
Mortgages owned	16,400	17,500	19,300	19,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,850	1,650	1,900	1,935
Loans and discounts secured by other collateral	44,774	34,476	37,801	43,688
Loans and discounts without collateral	70,432	56,180	60,050	65,727
Overdrafts	414	27	697	53
Due from trust companies, banks and bankers	41,310	90,425	65,798	51,788
Specie	21,067	21,192	19,969	19,351
Legal tender notes and notes of national banks	5,000	4,500	5,000	4,550
Cash items	222	50	149	581
Assets not included in any of the above heads	5,315	5,625	3,850	5,807
Add for cents	2	3	5	3
Total resources	$559,171	$591,763	$564,861	$562,942
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	90,672	83,076	79,503	79,641
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	800	800
Due depositors, not preferred	407,735	446,014	429,601	429,997
Due to trust companies, banks and bankers	8,325	11,722	2,581	1,476
Other liabilities	2,438	950	2,375	1,026
Add for cents	1	1	1	2
Total liabilities	$559,171	$591,763	$564,861	$562,942

BANK OF NIAGARA — NIAGARA FALLS.

GEORGE J. HOWARD, *President.* [Corner Falls and Second streets; organized 1882.] JAMES C. MOAKLER, *Cashier.*

DIRECTORS.

EUGENE CARY, GEORGE J. HOWARD, DE LANCEY RANKINE, ALEXANDER J. PORTER, PAUL A. SCHOELLKOPF, FREDERICK L. PRATT, EDWARD P. BOWEN, BURTON J. MITCHELL, GEORGE F. NYE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$5,097	$5,037	$5,085	$10,083
Other securities, market value	356,729	353,161	327,698	328,904
Mortgages owned	86,437	56,125	54,525	54,525
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	170,150	189,615	176,338	176,875
Loans and discounts secured by other collateral	819,576	781,465	835,382	689,199
Loans and discounts without collateral	595,494	461,719	398,274	434,372
Overdrafts	51	45	958	279
Due from trust companies, banks and bankers	339,029	417,610	429,397	436,803
Specie	16,484	22,481	13,303	32,614
Legal tender notes and notes of national banks	118,286	126,558	131,239	89,951
Cash items	4,465	5,756	12,338	3,606
Assets not included in any of the above heads	22,481	19,579	28,301	24,162
Add for cents	5	5	4	4
Total resources	$2,534,284	$2,439,156	$2,412,842	$2,281,377
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	148,964	138,947	141,511	140,760
Unpaid dividends, reserve for taxes, rents and dividends	900	.....	.....	900
Preferred deposits, viz.: Due New York State savings banks	83,096	83,646	89,596	113,412
Due depositors, not preferred	2,156,750	1,979,575	1,995,580	1,882,988
Due to trust companies, banks and bankers	69,572	176,987	115,453	83,315
Other liabilities	25,000	10,000	20,700	10,000
Add for cents	2	1	2	2
Total liabilities	$2,534,284	$2,439,156	$2,412,842	$2,281,377

THE BANK OF NORTH COLLINS — NORTH COLLINS.

W. S. LAWTON, *President.* [Organized 1895.] C. A. TWICHELL, *Cashier.*

DIRECTORS.

W. S. LAWTON, W. M. WARD, H. G. PARKER, E. G. FENTON, W. W. MERRILL,
N. A. CHAFFEE, D. A. DILLINGHAM, S. D. VANCE, GEO. LEHLEY.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$4,850	$4,850	$4,850	$4,850
Real estate owned	4,000	4,000	4,000	4,000
Mortgages owned	86,844	88,153	89,553	91,873
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	19,000	18,000	18,000	18,000
Loans and discounts without collateral	90,181	95,397	114,288	98,584
Overdrafts	13	15	75	22
Due from trust companies, banks and bankers	93,768	52,031	31,573	86,453
Specie	231	1,678	2,636	596
Legal tender notes and notes of national banks	14,741	18,149	18,588	14,289
Cash items	.....	38	.....	.....
Assets not included in any of the above heads	1,000	1,000	1,000	1,000
Add for cents	2	2	1	1
Total resources	$314,630	$283,313	$284,564	$319,668
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	40,384	40,702	42,021	43,008
Unpaid dividends, reserve for taxes, rents and dividends	36	72	.....	24
Preferred deposits, viz.:				
Other deposits secured by pledge of bank assets	189	256	416	.....
Deposits otherwise preferred	.....	.....	.....	478
Due depositors, not preferred	248,019	216,281	216,126	250,156
Other liabilities	1,000	1,000	1,000	1,000
Add for cents	2	2	1	2
Total liabilities	$314,630	$283,313	$284,564	$319,668

THE BANK OF NORTH HEMPSTEAD — PORT WASHINGTON.

JAMES NOEL BROWN, *President.* [Organized 1901.] HEWLETT R. SMITH, *Cashier.*

DIRECTORS.

JAMES NOEL BROWN, ALFRED C. BAYLES, HEWLETT R. SMITH, LORENZO B. SMULL, CHARLES F. LEWIS, JOHN J. MCDERMOTT, HENRY S. MOTT,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$47,720	$47,720	$47,720	$40,337
Other securities, market value	44,776	44,537	42,200	44,350
Real estate owned	15,660	15,660	15,660	15,660
Mortgages owned	38,700	38,300	38,000	35,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	17,223	16,123	16,123	15,106
Loans and discounts secured by other collateral	65,625	73,467	122,783	117,807
Loans and discounts without collateral	154,249	148,253	119,954	138,491
Overdrafts	113	168	53	133
Due from trust compnies, banks and bankers	67,474	54,637	70,168	97,432
Specie	3,156	3,536	3,569	4,529
Legal tender notes and notes of national banks	32,234	22,566	29,861	22,028
Assets not included in any of the above heads	9,623	9,176	9,317	8,728
Add for cents	3	2	2	3
Total resources	$496,556	$474,145	$515,410	$540,304
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	36,448	35,561	35,682	33,707
Unpaid dividends, reserve for taxes, rents and dividends	23	381	.....	381
Preferred deposits, viz.: Due New York State savings and loan associations	13,445	2,518	9,972	6,984
Due depositors, not preferred	416,465	409,260	441,143	471,639
Due to trust companies, banks and bankers	2,389	.....	878	829
Other liabilities	2,784	1,423	2,734	1,762
Add for cents	2	2	1	2
Total liabilities	$496,556	$474,145	$515,410	$540,304

BANK OF NORTHPORT — NORTHPORT.

HENRY S. MOTT, *President.* [45 Main street; organized 1893.] CHARLES S. MOTT, *Cashier.*

DIRECTORS.

HENRY S. MOTT, DEXTER K. COLE, H. M. RANDALL, CHAS. T. SAMMIS, N. S. ACKERLY, J. B. MORRELL, MARY SCIDMORE, CHARLES S. MOTT,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$30,365	.....	.....	.....
Other securities, market value	35,543	.....	.....	.....
Real estate owned	6,000	.....	.....	.....
Mortgages owned	13,550	.....	.....	.....
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	15,125	.....	.....	.....
Loans and discounts secured by other collateral	94,408	.....	.....	.....
Loans and discounts without collateral	107,155	.....	.....	.....
Overdrafts	65	.....	.....	.....
Due from trust companies, banks and bankers	46,229	.....	.....	.....
Specie	2,407	.....	.....	.....
Legal tender notes and notes of national banks	18,561	.....	.....	.....
Cash items	458	.....	.....	.....
Assets not included in any of the above heads	1,400	.....	.....	.....
Add for cents	3	.....	.....	.....
Total resources	$371,269	.....	.....	.....
LIABILITIES.				
Capital	$25,000	.....	.....	.....
Surplus, including all undivided profits (market value)	44,229	.....	.....	.....
Unpaid dividends, reserve for taxes, rents and dividends	4,800	.....	.....	.....
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	975	.....	.....	.....
Due depositors, not preferred	293,044	.....	.....	.....
Due to trust companies, banks and bankers	1,164	.....	.....	.....
Other liabilities	2,056	.....	.....	.....
Add for cents	1	.....	.....	.....
Total liabilities	$371,269	.....	.....	.....

BANK OF ONONDAGA — ONONDAGA VALLEY.

LOUIS BURKHARD, *President.* [Organized 1912.] HERBERT HOTALING, *Cashier.*

DIRECTORS.

LOUIS BURKHARD, CALVIN MCCARTHY, HERBERT HOTALING, WALTER H. SCANNELL, JOHN T. ROBERTS,
S. ELLIS CRANE, JOHN W. CHURCH.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$1,030	$1,030	$1,030	$1,030
Real estate owned	7,139	7,195	7,195	7,275
Mortgages owned	.....	.....	4,000	4,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,000	4,000	4,800	4,800
Loans and discounts secured by other collateral	1,704	4,800	.....	.....
Loans and discounts without collateral	19,631	20,928	31,478	32,580
Due from trust companies, banks and bankers	5,128	7,860	13,276	5,139
Specie	125	131	149	58
Legal tender notes and notes of national banks	197	800	651	572
Assets not included in any of the above heads	1,301	745	855	855
Add for cents	2	3	2	2
Total resources	$40,257	$47,492	$63,436	$56,311
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	2,500	2,454	2,201	2,774
Unpaid dividends, reserve for taxes, rents and dividends	324	.....	.....	.....
Due depositors, not preferred	9,433	17,037	33,234	25,536
Other liabilities	3,000	3,000	3,000	3,000
Add for cents	.....	1	1	1
Total liabilities	$40,257	$47,492	$63,436	$56,311

BANK OF PHILADELPHIA — PHILADELPHIA.

A. C. COMSTOCK, *President.* [Main street; organized 1888.] W. A. MARKWICK, *Cashier.*

DIRECTORS.

A. C. COMSTOCK, D. C. RODENHURST, W. T. SCOFIELD, W. A. MARKWICK, WM. STRICKLAND, A. E. BULLARD, J. F. LA RUE,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,190	$2,164	$2,135	$2,160
Other securities, market value	64,431	64,255	63,345	58,355
Mortgages owned	3,795	3,795	3,795	3,795
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	2,000	1,775	3,017	2,429
Loans and discounts secured by other collateral	21,183	24,625	25,342	16,968
Loans and discounts without collateral	98,436	81,809	83,849	81,815
Overdrafts	147	432	183	41
Due from trust companies, banks and bankers	17,172	27,221	18,627	18,262
Specie	6,569	4,864	6,078	5,885
Legal tender notes and notes of national banks	5,000	4,500	5,200	4,000
Cash items	1	731	628	.....
Assets not included in any of the above heads	1,000	1,000	1,000	600
Add for cents	3	3	4	3
Total resources	$221,927	$217,174	$213,203	$194,313
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	22,899	22,225	22,263	22,084
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	.....	20
Preferred deposits, viz.:				
Other deposits secured by pledge of bank assets	3	.....	8	93
Deposits otherwise preferred	.....	8	.....	.....
Due depositors, not preferred	171,984	168,657	157,173	144,698
Due to trust companies, banks and bankers	923	283	2,708	1,443
Bills payable	.....	.....	5,000	.....
Other liabilities	1,117	1,000	1,048	973
Add for cents	1	1	3	2
Total liabilities	$221,927	$217,174	$213,203	$194,313

THE BANK OF PORT JEFFERSON — PORT JEFFERSON.

H. M. RANDALL, *President.* [Main street; organized 1889.] R. B. DAYTON, *Cashier.*

DIRECTORS.

E. M. DAVIS, JAS. E. BAYLES, F. H. TUTHILL, W. T. WHEELER, R. B. DAYTON,
H. M. RANDALL, A. C. DAVIS, E. A. RAYNOR, J. E. OVERTON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$38,039	$37,789	$36,883	$36,688
Other securities, market value	40,500	35,100	34,650	34,650
Real estate owned	7,107	6,169	10,356	10,310
Mortgages owned	36,230	36,225	32,375	32,375
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	4,660	150	150	5,150
Loans and discounts secured by other collateral	4,550	3,825	8,568	2,499
Loans and discounts without collateral	182,658	177,705	162,772	160,188
Overdrafts	1	16	118	.....
Due from trust companies, banks and bankers	19,317	17,191	26,164	38,300
Specie	2,371	2,847	2,939	2,187
Legal tender notes and notes of national banks	13,277	13,730	14,046	15,007
Cash items	1,122	416	1,559	693
Assets not included in any of the above heads	2,420	1,560	1,303	1,488
Add for cents	4	2	2	1
Total resources	$352,256	$332,725	$331,885	$339,536
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	57,219	55,271	52,258	54,044
Unpaid dividends, reserve for taxes, rents and dividends	1,026	192	2,742	992
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	10,000	10,000	10,000	12,000
Due depositors, not preferred	231,708	212,043	220,016	238,129
Due to trust companies, banks and bankers	1,905	5,634	4,490	8,727
Bills payable	24,000	24,000	16,000	.....
Other liabilities	1,397	582	1,377	643
Add for cents	1	3	2	1
Total liabilities	$352,256	$332,725	$331,885	$339,536

BANK OF RICHMONDVILLE — RICHMONDVILLE.

A. D. FRASIER, *President.* [Main street; organized 1893.] J. D. HOLMES, *Cashier.*

DIRECTORS.

A. D. FRASIER, O. R. MANN, H. S. LEWIS, WM. E. LEWIS, JOHN HOLMES, JOHN D. HOLMES, GEORGE H. FOX,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$21,194	$18,309	$16,520	$16,520
Other securities, market value	195,106	202,565	224,170	223,877
Mortgages owned	31,215	37,157	37,157	35,957
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,200	1,200	922	922
Loans and discounts secured by other collateral	46,985	41,366	43,533	46,957
Loans and discounts without collateral	101,193	80,832	72,764	79,008
Overdrafts	14	13	21	63
Due from trust companies, banks and bankers	31,610	48,596	44,512	51,176
Specie	24,194	23,596	23,394	22,683
Legal tender notes and notes of national banks	1,940	2,050	1,530	1,760
Cash items	84	1	115	75
Assets not included in any of the above heads	5,281	3,559	4,213	5,000
Add for cents	5	4	5	4
Total resources	$460,021	$459,248	$468,856	$484,002
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	31,959	31,060	29,051	31,049
Unpaid dividends, reserve for taxes, rents and dividends	.....	90	550	550
Due depositors, not preferred	398,725	397,850	411,425	422,388
Other liabilities	4,335	5,246	2,829	5,014
Add for cents	2	2	1	1
Total liabilities	$460,021	$459,248	$468,856	$484,002

BANK OF ROCKVILLE CENTRE — ROCKVILLE CENTRE.

HIRAM R. SMITH, *President.* [1 and 3 North Village avenue; organized 1890.] BERGEN T. RAYNOR, *Cashier.*

DIRECTORS.

HIRAM R. SMITH, ARRENDER SMITH, GEO. W. SMITH, AUSTIN CORNWELL, JAMES H. SOUTHARD, TREDWELL D. CARPENTER, WALLACE H. CORNWELL, WESLEY B. SMITH, JOHN W. DE MOTT, JOHN T. DAVISON, THOMAS G. KNIGHT, EARL J. BENNETT, BERGEN T. RAYNOR, EDW. T. THURSTON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$39,000	$37,500	$37,500	$35,500
Other securities, market value	105,785	76,287	88,057	86,601
Real estate owned	86,387	89,055	96,105	98,435
Mortages owned	250,115	246,415	252,815	251,965
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	88,769	113,567	111,121	107,573
Loans and discounts secured by other collateral	125,527	130,429	121,895	129,171
Loans and discounts without collateral	645,422	607,266	619,382	614,467
Overdrafts	806	508	499	1,191
Due from trust companies, banks and bankers	117,971	131,061	180,269	121,465
Specie	39,982	40,403	46,434	49,300
Legal tender notes and notes of national banks	49,580	53,874	68,080	63,058
Cash items	788	298	2,054	1,905
Assets not included in any of the above heads	10,000	8,754	12,165	12,265
Add for cents	4	4	5	4
Total resources	$1,560,136	$1,535,421	$1,636,381	$1,572,900
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	129,571	117,075	122,400	112,322
Preferred deposits, viz.: Due New York State savings banks	25,000	25,000	25,000	25,000
Due depositors, not preferred	1,332,670	1,321,577	1,421,644	1,367,187
Due to trust companies, banks and bankers	9,053	15,834	6,177	5,891
Other liabilities	13,840	5,934	11,158	12,498
Add for cents	2	1	2	2
Total liabilities	$1,560,136	$1,535,421	$1,636,381	$1,572,900

BANK OF SOUTHOLD — SOUTHOLD.

ALBERT A. FOLK, *President.* [Organized 1908.] ALBERT T. DICKERSON, *Cashier.*

DIRECTORS.

ALBERT A. FOLK, S. LESTER ALBERTSON, LEWIS W. KORN, JOSEPH N. HALLOCK, SAMUEL DICKERSON, JOSEPH H. MARSHALL, SILAS A. H. DAYTON, THOMAS FARLEY, ALBERT T. DICKERSON, WILLIAM H. GLOVER, SILAS F. OVERTON, JESSE L. CASE, JOHN H. YOUNG, HOWARD G. TUTHILL.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$6,060	$6,075	$5,940	$5,910
Other securities, market value	39,067	38,887	26,442	26,152
Real estate owned	3,190	3,190	3,190	3,190
Mortgages owned	13,150	10,550	10,950	11,620
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	3,400	3,400	2,900	2,800
Loans and discounts secured by other collateral	2,190	2,490	2,933	2,893
Loans and discounts without collateral	65,666	70,313	75,500	62,760
Overdrafts	2	216	31	23
Due from trust companies, banks and bankers	15,106	14,722	9,916	16,847
Specie	2,094	1,328	1,255	1,509
Legal tender notes and notes of national banks	8,306	8,866	6,954	4,437
Cash items	792	321	288	359
Assets not included in any of the above heads	2,313	1,700	1,955	1,610
Add for cents	5	3	4	2
Total resources	$161,341	$162,061	$148,258	$140,112
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	9,216	9,803	7,118	6,853
Preferred deposits, viz.: Due New York State savings banks	6,000	6,000	6,000	6,000
Due depositors, not preferred	120,618	106,108	80,541	91,806
Due to trust companies, banks and bankers	131	.....	573	421
Bills payable	.....	15,000	25,000	10,000
Other liabilities	375	150	4,025	30
Add for cents	1	.....	1	2
Total liabilities	$161,341	$162,061	$148,258	$140,112

THE BANK OF SPENCERPORT, SPENCERPORT, N. Y.

G. M. COLE, *President.* [Union street; organized 1907.] H. A. FREEMAN, *Cashier.*

DIRECTORS.

E. E. AUSTIN, G. M. COLE, H. A. FREEMAN, J. A. TALBOTT, F. N. WEBSTER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$7,069	$7,069	$7,069	$7,069
Other securities, market value	19,000	19,000	19,000	19,000
Real estate owned	2,977	2,638	2,655	2,664
Mortgages owned	7,879	7,000	7,000	7,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,925	26,750	26,750	23,600
Loans and discounts secured by other collateral	9,100	1,600	1,600	12,100
Loans and discounts without collateral	127,270	134,703	154,724	141,016
Overdrafts	121	43	70	91
Due from trust companies, banks and bankers	20,709	29,222	14,143	21,285
Specie	3,504	2,665	2,733	2,652
Legal tender notes and notes of national banks	7,650	8,727	8,401	5,938
Cash items	.....	.....	.....	5
Assets not included in any of the above heads	4,587	4,149	4,330	4,685
Add for cents	3	4	3	2
Total resources	$231,794	$243,570	$248,478	$247,107
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	14,778	15,580	16,291	16,114
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	.....	1	1	1
Due depositors, not preferred	177,616	180,038	155,335	160,142
Bills payable	12,000	22,000	50,000	44,000
Other liabilities	2,400	950	1,850	1,850
Add for cents	.....	1	1	.....
Total liabilities	$231,794	$243,570	$248,478	$247,107

BANK OF STEUBEN — HORNELL.

L. WILSON ROCKWELL, *President.* [102 Main street; organized 1902.] C. W. ETZ, *Cashier.*

DIRECTORS.

SHIRLEY E. BROWN, CHARLES W. ETZ, W. H. GREENHOW, GEO. HOLLANDS, JAS. E. SCHWARZENBACH, WM. G. HOLLANDS, SAMUEL S. KARR, DON L. SHARP, HORACE G. PIERSON, WM. E. PITTENGER, CLYDE E. SHULTS, L. WILSON ROCKWELL, J. LESTER ROCKWELL,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$7,500	$7,500	$7,500	$8,200
Other securities, market value	74,817	76,617	74,817	74,117
Real estate owned	16,100	16,100	16,100	17,456
Mortgages owned	26,410	25,810	25,350	23,035
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	4,500	2,300	4,000	4,800
Loans and discounts secured by other collateral	170,587	168,320	170,830	168,500
Loans and discounts without collateral	539,851	536,971	551,234	561,050
Overdrafts	1,532	1,001	1,917	1,233
Due from trust companies, banks and bankers	89,629	87,800	94,248	80,504
Specie	11,460	11,446	13,633	17,786
Legal tender notes and notes of national banks	45,925	44,016	44,562	40,002
Cash items	1,865	5,045	4,512	6,006
Assets not included in any of the above heads	3,548	3,500	3,500	3,730
Add for cents	3	4	3	3
Total resources	$993,727	$986,430	$1,012,206	$1,006,422
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	107,703	109,314	107,582	108,976
Unpaid dividends, reserve for taxes, rents and dividends	3,500	35	3,500	.....
Due depositors, not preferred	827,024	822,080	833,123	842,445
Bills payable	.....	.....	15,000	.....
Other liabilities	5,500	5,000	3,000	5,000
Add for cents	.....	1	1	1
Total liabilities	$993,727	$986,430	$1,012,206	$1,006,422

BANK OF SUFFOLK COUNTY — STONY BROOK.

WM. P. YOUNGS, *President.* [Main street; organized 1907.] GEORGE HELLEN, *Cashier.*

DIRECTORS.

FRANK D. ARTHUR, T. B. ROGERS, H. E. ROBINSON, BENJ. F. POWELL, C. L. ROSSITER, H. K. TWITCHELL, WM. P. YOUNGS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$11,100	$11,220	$15,900	$5,950
Other securities, market value	69,225	96,130	100,275	114,450
Real estate owned	6,080	6,078	6,075	6,033
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,126	3,601	100	601
Loans and discounts secured by other collateral	18,317	19,742	20,242	22,111
Loans and discounts without collateral	91,860	70,232	64,070	82,016
Overdrafts	.....	30	14	49
Due from trust companies, banks and bankers	27,192	25,751	17,350	19,878
Specie	8,438	8,868	7,443	10,720
Legal tender notes and notes of national banks	2,670	1,760	3,325	1,795
Cash items	1	.....	.....	35
Assets not included in any of the above heads	2,298	2,300	2,625	2,547
Add for cents	3	3	2	3
Total resources	$240,310	$245,715	$237,421	$266,188
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	21,449	20,529	18,158	17,772
Unpaid dividends, reserve for taxes, rents and dividends	440	89	209	329
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	6,000	6,000	5,000	5,000
Due depositors, not preferred	184,904	193,188	187,063	211,829
Bills payable	.....	.....	.....	5,000
Other liabilities	2,516	908	1,990	1,258
Add for cents	1	1	1	.....
Total liabilities	$240,310	$245,715	$237,421	$266,188

BANK OF SUSPENSION BRIDGE — NIAGARA FALLS.

GEORGE W. WHITEHEAD, *President.* [1922 Main street; organized 1886.] HENRY J. HILLER, *Cashier.*

DIRECTORS.

KONRAD FINK, HENRY J. HILLER, CLINTON N. DOGGETT, GEORGE F. NYE, GEORGE W. WHITEHEAD,
EUGENE CARY, LOUIS S. SILBERBERG, FRANK E. JOHNSON, JAMES T. LOW.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$29,607	$28,946	$28,466	$35,466
Other securities, market value	207,510	218,010	230,292	231,127
Real estate owned	40,995	41,112	41,112	41,069
Mortgages owned	25,500	20,500	18,500	18,500
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	181,248	177,898	152,369	186,504
Loans and discounts secured by other collateral	281,576	191,237	243,627	143,618
Loans and discounts without collateral	368,766	378,714	380,069	356,522
Overdrafts	.....	.....	17	.....
Due from trust companies, banks and bankers	216,470	308,485	226,236	274,040
Specie	11,306	7,264	5,907	6,363
Legal tender notes and notes of national banks	74,353	59,801	62,164	64,536
Cash items	270	432	434	593
Assets not included in any of the above heads	8,400	6,441	8,266	6,100
Add for cents	2	3	5	4
Total resources	$1,446,003	$1,438,843	$1,397,464	$1,364,442
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	105,324	112,059	113,326	115,672
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	1,337	1,337
Preferred deposits, viz.:				
Due New York State savings banks	21,119	21,489	21,489	21,865
Deposits secured by outstanding unmatured New York State bonds	15,000	15,000	15,000	15,000
Due depositors, not preferred	1,235,452	1,209,788	1,169,227	1,146,018
Due to trust companies, banks and bankers	32,492	50,441	41,076	34,661
Other liabilities	11,614	5,065	11,008	4,886
Add for cents	2	1	1	3
Total liabilities	$1,446,003	$1,438,843	$1,397,464	$1,364,442

THE BANK OF UNITED STATES — NEW YORK CITY.

JOSEPH S. MARCUS, *President.* [81 Delancey street; organized 1913.] BERNARD K. MARCUS, *Cashier.*

DIRECTORS.

JOSEPH S. MARCUS, WM. F. H. KOELSCH, C. LIONEL MARCUS, WILLIAM TAGER, HENRY LOEB.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	.....	.....	.....	$975
Loans and discounts secured by other collateral	.....	.....	.....	126,692
Loans and discounts without collateral	.....	.....	.....	848,554
Due from trust companies, banks and bankers	.....	.....	.....	788,661
Specie	.....	.....	.....	143,958
Legal tender notes and notes of national banks	.....	.....	.....	40,233
Cash items	.....	.....	.....	43,760
Assets not included in any of the above heads	.....	.....	.....	13,002
Add for cents	.....	.....	.....	2
Total resources	.....	.....	.....	$2,005,837
LIABILITIES.				
Capital	.....	.....	.....	$100,000
Surplus, including all undivided profits (market value)	.....	.....	.....	55,348
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	.....	150
Due depositors, not preferred	.....	.....	.....	1,812,757
Due to trust companies, banks and bankers	.....	.....	.....	7,859
Other liabilities	.....	.....	.....	29,722
Add for cents	.....	.....	.....	1
Total liabilities	.....	.....	.....	$2,005,837

BANK OF WASHINGTON HEIGHTS — NEW YORK CITY.

JOHN WHALEN, *President.* [1915 Amsterdam avenue; organized 1901.] WILLIAM CLARK, *Cashier.*

DIRECTORS.

JOHN D. BEALS, J. ROMAINE BROWN, ANDREW J. CONNICK, W. J. M. DONOVAN, HERMAN F. EPPLE, JOHN H. FLAGLER, DANIEL F. MAHONY, NEWELL MARTIN, FREDERICK H. POUCH, R. BLEECKER RATHBONE, PETER J. McCOY, DAVID STEWART, JOHN WHALEN, JOHN C. RODGERS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$70,700	$70,700	$69,950	$69,200
Other securities, market value	317,300	342,600	258,680	298,650
Mortgages owned	.....	.....	19,250	19,250
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	101,200	83,400	106,500	78,600
Loans and discounts secured by other collateral	253,807	443,365	514,212	524,550
Loans and discounts without collateral	759,217	692,386	735,605	709,668
Overdrafts	823	964	2,146	88
Due from trust companies, banks and bankers	180,798	232,965	207,472	247,749
Specie	181,137	178,413	206,953	196,976
Legal tender notes and notes of national banks	79,163	57,030	51,611	58,032
Cash items	39,293	31,333	59,811	30,722
Assets not included in any of the above heads	5,704	2,250	7,684	6,000
Add for cents	2	3	3	2
Total resources	$1,989,144	$2,135,409	$2,239,877	$2,239,487
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	344,206	350,440	349,719	357,284
Unpaid dividends, reserve for taxes, rents and dividends	6,122	1,122	2,222	2,842
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	50,000	50,000	50,000	50,000
Due depositors, not preferred	1,441,462	1,611,395	1,716,215	1,711,490
Due to trust companies, banks and bankers	23,262	16,307	13,385	14,250
Other liabilities	24,091	6,143	8,334	3,620
Add for cents	1	2	2	1
Total liabilities	$1,989,144	$2,135,409	$2,239,877	$2,239,487

BANK OF WESTBURY — WESTBURY STATION.

ROBERT BURGESS, *President.* [Post avenue; organized 1910.] ROBERT W. McCORD, *Cashier.*

DIRECTORS.

ROBERT BURGESS,	E. W. DENTON,	H. E. HAWXHURST,	THOS. J. McCORD,	PETER E. SMALL,
THOS. H. BACON,	HENRY HICKS,	WM. P. KELSEY,	ROBERT W. McCORD,	C. SCHWICKER,
S. M. BARLEY,	JOHN R. HILL,	GEO. W. LASCELLE,	FRANK POWERS,	SAMUEL VELSOR.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$26,048	$25,828	$24,840	$25,101
Other securities, market value	22,656	22,575	17,200	22,000
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	21,200	21,200	23,200	23,200
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	7,500	4,500	4,500	4,500
Loans and discounts secured by other collateral	6,202	5,000	5,800	9,352
Loans and discounts without collateral	55,367	60,712	69,748	65,697
Overdrafts	362	57	35	143
Due from trust companies, banks and bankers	16,195	18,877	20,413	36,943
Specie	3,335	3,030	1,957	2,218
Legal tender notes and notes of national banks	10,030	4,709	5,821	10,088
Cash items	71	41	119	35
Assets not included in any of the above heads	2,994	2,718	2,860	3,032
Add for cents	4	3	2	2
Total resources	$176,964	$174,250	$181,495	$207,311
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	9,131	8,606	8,016	7,058
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	5,000	5,000	5,000	5,000
Other deposits secured by pledge of bank assets	991	651	1,033	1,336
Due depositors, not preferred	135,896	127,370	141,431	168,580
Bills payable	.....	7,000	.....	.....
Other liabilities	944	623	1,014	336
Add for cents	2	.....	1	1
Total liabilities	$176,964	$174,250	$181,495	$207,311

THE BANK OF WORCESTER — WORCESTER.

GEO. B. CRIPPEN, *President.* [Main street; organized 1884.] JOHN D. BULSON, *Cashier.*

DIRECTORS.

ELLA W. WIETING, GEO. B. CRIPPEN, M. W. HOWE, M. H. NICHOLS, M. H. MULTER, JAMES JOHNSON, CLARENCE E. HOLMES,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,194	$2,170	$2,153	$2,137
Other securities, market value	62,839	62,058	67,239	77,526
Real estate owned	500	500	500	500
Mortgages owned	161,338	162,643	156,110	156,110
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	4,800	4,500	4,500	5,000
Loans and discounts secured by other collateral	33,884	25,806	27,986	26,201
Loans and discounts without collateral	173,179	173,238	183,120	178,568
Overdrafts	77	96	170	25
Due from trust companies, banks and bankers	35,584	45,239	33,686	32,155
Specie	21,142	20,769	19,987	21,395
Legal tender notes and notes of national banks	2,200	3,200	4,550	3,500
Cash items	29	118	.....	168
Assets not included in any of the above heads	8,000	5,000	7,000	8,000
Add for cents	6	3	2	4
Total resources	$505,772	$505,340	$507,003	$511,289
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	85,623	85,165	82,663	85,744
Unpaid dividends, reserve for taxes, rents and dividends	1,083	.....	6,100	1,211
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	3	3	70	164
Due depositors, not preferred	384,565	385,732	377,957	386,513
Due to trust companies, banks and bankers	152	939	.....	783
Bills payable	.....	.....	5,000	.....
Other liabilities	4,345	3,500	5,212	6,872
Add for cents	1	1	1	2
Total liabilities	$505,772	$505,340	$507,003	$511,289

BISCHOFF'S BANKING HOUSE — NEW YORK CITY.

JAMES S. MENG, *President.* [287 Broadway; organized 1913.] H. ADOLPH WINKOPP, *Cashier.*

DIRECTORS.

JAMES S. MENG, WILLIAM J. BECKER, HERMAN WINTER, FRANK F. LISIECKI, ALBERT P. MASSEY, CARL WITTMANN, ADOLF VOGEL,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value		$1,016	$21,178	$21,381
Other securities, market value		189	46,825	60,046
Loans and discounts secured by bond and mortgage, deed or other real estate collateral				2,700
Loans and discounts secured by other collateral		46,924	65,482	95,552
Loans and discounts without collateral		56,758	51,485	32,121
Overdrafts			38	
Due from trust companies, banks and bankers		321,160	285,323	133,839
Specie		1,528	1,400	1,063
Legal tender notes and notes of national banks		21,753	9,714	4,854
Cash items		9,338	8,142	22,944
Assets not included in any of the above heads		53,148	29,298	19,726
Add for cents		3	5	3
Total resources		$511,817	$518,890	$394,229
LIABILITIES.				
Capital		$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)		7,935	9,108	13,941
Due depositors, not preferred		250,857	254,595	128,591
Other liabilities		3,024	5,186	1,696
Add for cents		1	1	1
Total liabilities		$511,817	$518,890	$394,229

THE BOWERY BANK OF NEW YORK — NEW YORK CITY.

JOHN S. FOSTER, *President.* [124–126 Bowery; organized 1888.] CHARLES ESSIG, *Cashier.*

DIRECTORS.

JOHN S. FOSTER, MARTIN S. PAINE, W. F. NORTON, J. STANLEY FOSTER, EUGENE COLEMAN SAVIDGE, FRANK N. DODD,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,140	$1,140	$1,137	$1,120
Other securities, market value	2,190,526	2,233,537	2,234,413	2,196,175
Real estate owned	298,000	298,000	298,000	298,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	47,500	44,750	40,750	38,385
Loans and discounts secured by other collateral	666,966	508,072	407,626	397,538
Loans and discounts without collateral	714,551	648,491	686,479	641,397
Overdrafts	.....	.....	.....	86
Due from trust companies, banks and bankers	436,283	600,495	422,073	462,451
Specie	892,102	857,767	856,086	784,082
Legal tender notes and notes of national banks	78,000	61,000	62,000	64,000
Cash items	97,671	90,802	142,747	116,139
Assets not included in any of the above heads	35,944	30,554	29,832	28,600
Add for cents	3	4	5	3
Total resources	$5,458,686	$5,374,612	$5,181,148	$5,027,976
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	786,006	791,288	775,369	784,605
Unpaid dividends, reserve for taxes, rents and dividends	10,633	3,000	1,266	3,054
Preferred deposits, viz.: Due New York State savings banks	74,177	76,286	79,898	81,543
Due depositors, not preferred	4,293,414	4,225,452	4,034,648	3,886,580
Due to trust companies, banks and bankers	1,174	1,174	.....	.....
Other liabilities	43,280	27,410	39,965	22,192
Add for cents	2	2	2	2
Total liabilities	$5,458,686	$5,374,612	$5,181,148	$5,027,976

BRONX BOROUGH BANK — NEW YORK CITY.

C. ADELBERT BECKER, *President.* [440 E. Tremont avenue; organized 1893.] JAY LEHRBACH, *Cashier.*

DIRECTORS.

C. A. BECKER, JOHN P. DUNN, FRANK GASS, CHARLES A. BERRIAN, IRVING S. BALCOM, JOHN J. BRADY, ARTHUR H. MURPHY, PIERRE G. CARROLL,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$253,799	$252,063	$243,436	$265,259
Other securities, market value	48,751	95,862	238,130	241,642
Real estate owned	291,093	292,621	290,251	291,151
Mortgages owned	96,825	96,825	94,425	93,825
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	214,378	210,028	203,485	180,835
Loans and discounts secured by other collateral	520,042	353,553	371,713	224,421
Loans and discounts without collateral	773,955	742,004	775,357	736,308
Overdrafts	969	1,614	1,121	4,162
Due from trust companies, banks and bankers	120,372	335,849	220,884	159,740
Specie	31,372	21,867	15,779	19,006
Legal tender notes and notes of national banks	250,659	187,292	177,483	205,662
Cash items	7,785	6,826	7,540	7,774
Assets not included in any of the above heads	29,977	31,102	33,403	32,705
Add for cents	5	4	4	5
Total resources	$2,639,982	$2,627,510	$2,673,011	$2,462,495
LIABILITIES.				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	80,702	66,428	64,383	65,773
Preferred deposits, viz.:				
Due New York State savings banks	47,114	49,277	57,259	53,572
Deposits secured by outstanding unmatured New York State bonds	35,000	35,000	85,000	100,000
Other deposits secured by pledge of bank assets	50,000	50,000	.....	.....
Due depositors, not preferred	1,939,757	1,975,446	2,002,641	1,858,932
Due to trust companies, banks and bankers	194,364	158,038	65,148	80,665
Bills payable	.....	.....	100,000	.....
Other liabilities	143,043	143,319	148,577	153,551
Add for cents	2	2	3	2
Total liabilities	$2,639,982	$2,627,510	$2,673,011	$2,462,495

BRYANT PARK BANK — NEW YORK CITY.

W. W. WARNER, *President.* [122 West 42d street; organized 1907.] E. F. GIESE, *Cashier.*

DIRECTORS.

EDWARD ASHFORTH, JOHN F. DOHERTY, E. F. GIESE, EUGENE E. HINKLE, JACOB LOEWER, JACOB MATTERN, WINFIELD S. WESER, A. MASSENAT, BENJAMIN F. TERWILLIGAR, W. W. WARNER, JULES WEBER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$41,600	$41,600	$42,000	$42,000
Other securities, market value	6,030	6,030	5,000	5,000
Real estate owned	12,500	12,500	12,500	12,500
Loans and discounts secured by other collateral	304,595	443,849	301,592	281,575
Loans and discounts without collateral	845,427	870,472	922,424	813,961
Overdrafts	413	204	807	2,823
Due from trust companies, banks and bankers	247,598	201,538	179,320	284,437
Specie	165,107	179,104	161,053	165,848
Legal tender notes and notes of national banks	73,143	60,273	49,490	71,443
Cash items	5,734	5,726	4,967	6,209
Assets not included in any of the above heads	12,971	11,438	11,081	11,631
Add for cents	3	3	2	3
Total resources	$1,715,121	$1,832,737	$1,690,236	$1,697,430
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	156,776	159,765	160,834	164,360
Unpaid dividends, reserve for taxes, rents and dividends	3,523	800	1,500	2,100
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	27,646	27,646	21,070	23,815
Due depositors, not preferred	1,318,309	1,433,778	1,297,105	1,292,280
Due to trust companies, banks and bankers	5,393	7,839	6,490	11,379
Other liabilities	3,471	2,908	3,235	3,494
Add for cents	3	1	2	2
Total liabilities	$1,715,121	$1,832,737	$1,690,236	$1,697,430

CATTARAUGUS COUNTY BANK — LITTLE VALLEY.

E. E. KELLEY, *President.* [Main street; organized 1902.] FLOYD J. DAVIS, *Cashier.*

DIRECTORS.

M. N. KILBURN, E. E. KELLEY, HENRY MARSH, C. J. CLAIR, A. G. PARK, W. C. PARKER, TINT CHAMPLIN, FLOYD J. DAVIS, D. E. WHIPPLE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$19,881	$19,956	$19,350	$24,038
Other securities, market value	37,055	37,185	31,620	31,337
Real estate owned	6,000	6,000	6,000	6,000
Mortgages owned	18,220	18,920	18,170	20,940
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	19,100	19,220	15,541	17,500
Loans and discounts secured by other collateral	45,700	40,500	39,079	43,500
Loans and discounts without collateral	106,440	116,905	118,229	127,923
Overdrafts	14	32	8	2
Due from trust companies, banks and bankers	23,129	19,767	30,979	33,942
Specie	7,761	9,053	9,109	10,539
Legal tender notes and notes of national banks	8,000	8,000	7,200	8,300
Cash items	1,185	.....	135	.....
Assets not included in any of the above heads	1,100	1,100	750	1,200
Add for cents	2	2	2	4
Total resources	$293,587	$296,640	$296,172	$325,225
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	26,175	26,017	26,688	27,556
Unpaid dividends, reserve for taxes, rents and dividends	1,000	1,000	1,015	1,000
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	.....	.....	621	348
Due depositors, not preferred	239,911	242,090	241,001	269,621
Due to trust companies, banks and bankers	.....	1,031	.....	.....
Other liabilities	1,500	1,500	1,846	1,700
Add for cents	1	2	1	.....
Total liabilities	$293,587	$296,640	$296,172	$325,225

CENTER MORICHES BANK — CENTER MORICHES.

JOHN L. HAVENS, *President.* [Main street; organized 1902.] CHARLES E. LISCUM, *Cashier.*

DIRECTORS.

JOHN L. HAVENS, CHARLES E. LISCUM, DAVID E. GOLDSMITH, I. WILLETTS GARDNER, ALFRED K. CHICHESTER, FRANK F. PENNY, WM. C. ROGERS, WILHELM D. HERZOG, EDGAR DANIELS, NORMAN W. TERRY, WM. H. MOTT, ELLISON BISHOP, EGBERT O. HOWELL, EGBERT H. TERRY, JOSIAH S. ROBERT, RILEY P. HOWELL, ARTHUR J. HALLOCK, GILBERT D. ROGERS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,010	$1,010	$1,000	$1,000
Other securities, market value	93,871	93,397	91,253	107,357
Mortgages owned	38,675	38,675	41,075	43,125
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,700	8,200	8,200	7,700
Loans and discounts secured by other collateral	22,962	12,722	3,922	10,560
Loans and discounts without collateral	68,595	67,704	74,451	82,855
Overdrafts	10	196	30	90
Due from trust companies, banks and bankers	28,311	20,800	30,446	44,209
Specie	3,392	1,384	1,646	4,909
Legal tender notes and notes of national banks	14,599	14,553	13,647	12,475
Assets not included in any of the above heads	1,890	2,048	1,644	2,687
Add for cents	1	2	2	2
Total resources	$283,016	$260,691	$267,316	$316,969
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	16,877	16,509	15,042	17,265
Due depositors, not preferred	238,767	218,339	215,166	273,339
Due to trust companies, banks and bankers	.....	1	2	.....
Bills payable	.....	.....	10,000	.....
Other liabilities	2,372	841	2,105	1,364
Add for cents	.....	1	1	1
Total liabilities	$283,016	$260,691	$267,316	$316,969

CENTRAL BANK OF MEDINA — MEDINA.

WATSON F. BARRY, *President.* [514 Main street; organized 1909.] E. ROLAND CLARK, *Cashier.*

DIRECTORS.

HARVEY F. FROST, LOUIS LANDAUER, ERWIN RANDS, WILLIAM L. BENNETT, LEROY J. SKINNER, WATSON F. BARRY, CHARLES F. HURD,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$17,831	$9,213	$5,205	$6,237
Other securities, market value	39,456	38,456	39,536	38,456
Real estate owned	13,372	13,372	13,372	13,372
Mortgages owned	21,590	16,790	20,290	20,040
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	74,616	79,156	61,847	77,056
Loans and discounts secured by other collateral	71,018	68,554	58,023	64,634
Loans and discounts without collateral	120,828	128,829	155,836	124,614
Overdrafts	165	589	227	117
Due from trust companies, banks and bankers	27,305	32,026	16,633	47,097
Specie	4,232	4,877	3,855	1,976
Legal tender notes and notes of national banks	29,899	20,941	22,615	19,480
Cash items	1,219	667	4,530	799
Assets not included in any of the above heads	11,441	8,100	10,450	8,450
Add for cents	4	4	6	4
Total resources	$432,976	$421,574	$412,425	$422,332
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	17,435	15,337	18,983	20,219
Unpaid dividends, reserve for taxes, rents and dividends	434	117	167	251
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	2,852	2,880	2,972	3,849
Due depositors, not preferred	350,851	352,377	338,485	341,607
Due to trust companies, banks and bankers	2	.....	5	604
Bills payable	10,000	.....	.....	5,000
Other liabilities	1,400	860	1,810	800
Add for cents	2	3	3	2
Total liabilities	$432,976	$421,574	$412,425	$422,332

THE CENTRAL BANK OF ROCHESTER — ROCHESTER.

BENJAMIN E. CHASE, *President.* [3, 5 and 7 Main street, East; organized 1888.] HOWARD H. CLAPP, *Cashier.*

DIRECTORS.

BENJAMIN E. CHASE, JOHNSON I. ROBINS, FRANK S. UPTON, CHARLES E. HOYT, C. C. PUFFER, W. H. MATHEWS, WM. H. BRIGGS, WM. R. PETERS, WILLIAM PITKIN, BERNARD DUNN, JOHN P. BOWMAN, JOHN H. GREGORY, JOHN B. WEGMAN, HOWARD H. CLAPP, FREDERICK WILL, GEORGE W. TODD, HOWARD A. BARROWS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$446,654	$508,654	$524,314
Other securities, market value	602,528	253,668	230,693	218,475
Mortgages owned	11,903	11,793	11,793	11,679
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	143,825	141,806	159,931	141,845
Loans and discounts secured by other collateral	1,876,928	2,167,885	2,092,147	2,046,045
Loans and discounts without collateral	2,498,050	2,514,686	2,469,982	2,328,435
Overdrafts	5,288	1,463	863	814
Due from trust companies, banks and bankers	646,834	597,616	779,751	569,297
Specie	206,575	247,100	244,872	222,385
Legal tender notes and notes of national banks	118,043	141,172	139,930	121,340
Cash items	35,754	31,088	61,743	66,079
Assets not included in any of the above heads	36,170	30,449	30,543	34,122
Add for cents	5	5	4	5
Total resources	$6,182,903	$6,585,385	$6,730,906	$6,284,835
LIABILITIES.				
Capital	$200,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	302,029	261,828	263,020	269,431
Unpaid dividends, reserve for taxes, rents and dividends	10,540	8,060	10,082	10,360
Preferred deposits, viz.:				
Due New York State savings banks	125,000	115,000	125,000	125,000
Deposits otherwise preferred	.....	10,025	35,100	35,175
Due depositors, not preferred	5,113,698	5,657,040	5,842,043	5,362,206
Due to trust companies, banks and bankers	204,342	216,896	178,304	157,176
Bills payable	200,000	.....	.....	.....
Other liabilities	27,291	66,535	27,354	75,485
Add for cents	3	1	3	2
Total liabilities	$6,182,903	$6,585,385	$6,730,906	$6,284,835

CENTRAL BANK OF WESTCHESTER COUNTY — WHITE PLAINS.

HOWARD E. FOSTER, *President.* [1 Court street; organized 1868.] JOHN A. SNEDEKER, *Cashier.*

DIRECTORS.

FREDERIC S. BARNUM, JOSEPH B. SEE, JOHN A. SNEDEKER, ISAAC V. FOWLER, R. BLEECKER RATHBONE, RICHARD SUTRO, HOWARD E. FOSTER, WILSON BROWN, JR.,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$40,285	$94,924	$24,500	$55,756
Other securities, market value	460,669	413,719	466,598	507,413
Real estate owned	35,000	35,000	35,000	35,000
Mortgages owned	64,600	64,600	64,600	64,600
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	36,521	17,121	20,015	11,390
Loans and discounts secured by other collateral	92,358	103,229	70,178	81,023
Loans and discounts without collateral	152,352	142,347	169,534	131,579
Overdrafts	24	4	.....	2
Due from trust companies, banks and bankers	125,138	68,994	133,932	163,169
Specie	7,831	8,640	10,171	9,446
Legal tender notes and notes of national banks	46,456	47,116	38,989	39,926
Cash items	2,171	1,520	2,702	3,299
Assets not included in any of the above heads	9,137	6,714	7,392	7,734
Add for cents	3	5	3	4
Total resources	$1,072,545	$1,003,933	$1,043,614	$1,110,341
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	177,076	170,530	169,081	166,486
Unpaid dividends, reserve for taxes, rents and dividends	1,800	324	89	.....
Preferred deposits, viz.:				
Due New York State Savings Banks	.....	5,503	10,564	10,564
Deposits secured by outstanding unmatured New York State bonds	8,313	7,988	9,860	14,700
Due depositors, not preferred	775,168	711,863	751,585	804,268
Due to trust companies, banks and bankers	7,107	5,421	372	11,490
Other liabilities	3,080	2,302	2,060	2,832
Add for cents	1	2	3	1
Total liabilities	$1,072,545	$1,003,933	$1,043,614	$1,110,341

THE CENTURY BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

HARDEN L. CRAWFORD, *President.* [135 Fifth avenue; organized 1901.] WILLIAM H. DEVLIN, *Cashier.*

DIRECTORS.

HORACE E. ANDREWS, AUGUST BELMONT, JR., HARDEN L. CRAWFORD, JOHN M. COWARD, PIERRE S. DU PONT, JAMES W. DECKER, O. G. FESSENDEN, W. A. GILLESPIE, FRANK J. HEANEY, RICHARD H. HIGGINS, JOSEPH S. HOUSE, LOUIS G. KAUFMAN, GEORGE P. KENNEDY, ADOLPH C. KNOTHE, THOMAS L. LEEMING, FRANK R. LAWRENCE, C. STANLEY MITCHELL, CHARLES H. MATTLAGE, A. M. NAPIER, J. FREDERICK TALCOTT, SAMUEL WEIL, HARRIS WHITTEMORE, HICKS ARNOLD WEATHERBEE, THOMAS J. WOOD, ROBERT P. ZOBEL.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$499,603	$178,901	$144,846	$138,375
Other securities, market value	176,064	523,721	598,779	567,445
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	322,932	126,780	124,531	123,267
Loans and discounts secured by other collateral	1,002,343	423,459	595,744	478,015
Loans and discounts without collateral	4,234,475	4,492,596	4,839,030	5,199,139
Overdrafts	643	813	298	616
Due from trust companies, banks and bankers	1,229,715	986,325	662,005	825,007
Specie	702,780	511,427	759,013	483,518
Legal tender notes and notes of national banks	483,141	473,868	339,265	389,189
Cash items	431,472	408,730	388,867	398,135
Assets not included in any of the above heads	69,271	58,119	60,288	66,537
Add for cents	4	5	4	4
Total resources	$9,152,443	$8,184,744	$8,512,670	$8,669,247
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	511,566	507,469	511,344	500,308
Unpaid dividends, reserve for taxes, rents and dividends	9,384	2,126	4,754	7,790
Preferred deposits, viz.:				
Due New York State savings banks	25,094	25,315	25,000	25,220
Deposits secured by outstanding unmatured New York State bonds	75,000	75,000	75,000	75,000
Due depositors, not preferred	7,943,468	6,998,643	7,296,933	7,027,479
Due to trust companies, banks and bankers	53,846	62,532	46,914	62,852
Bills payable	.....	.....	.....	450,000
Other liabilities	34,085	13,656	52,724	20,595
Add for cents	.....	3	1	3
Total liabilities	$9,152,443	$8,184,744	$8,512,670	$8,669,247

CHELSEA EXCHANGE BANK — NEW YORK CITY.

A. E. STILGER, *President.* [266 West 34th street; organized 1903.] WILLIAM A. LOBB, *Cashier.*

DIRECTORS.

L. BROWN, MICHAEL H. BLAKE, GEORGE KERN, WILLIAM WEST SHAW, JOHN P. WINDOLPH, IRVING M. SHAW, A. E. STILGER, J. SAMUEL SMOOT, FRANK WILLIAMS, G. B. WILLIAMS, E. C. STRIFFLER, JOSEPH S. HOUSE, LONDON I. WALLICK, JOHN N. WILLYS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$166,175	$165,422	$185,860	$158,247
Other securities, market value	39,882	58,232	38,792	36,692
eal estate owned	267,944	267,944	267,944	267,944
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	31,925	31,925	33,200	24,125
Loans and discounts secured by other collateral	564,912	211,488	310,273	295,425
Loans and discounts without collateral	1,755,521	1,880,060	1,973,650	1,718,210
Overdrafts	1,016	449	2,796	2,516
Due from trust companies, banks and bankers	292,053	542,176	283,974	518,492
Specie	200,000	200,000	226,238	223,201
Legal tender notes and notes of national banks	266,219	200,181	200,000	200,000
Cash items	7,466	8,367	8,161	9,205
Assets not included in any of the above heads	46,951	50,972	54,312	52,915
Add for cents	4	4	3	3
Total resources	$3,640,068	$3,617,220	$3,585,203	$3,506,975
LIABILITIES.				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	177,340	180,943	163,445	166,759
Unpaid dividends, reserve for taxes, rents and dividends	3,654	2,140	4,139	6,809
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	100,000	95,000	100,000	100,000
Deposits otherwise preferred	238,534	209,945	198,410	204,288
Due depositors, not preferred	2,583,793	2,645,990	2,542,746	2,614,246
Due to trust companies, banks and bankers	106,074	74,107	169,198	10,033
Other liabilities	30,671	9,093	7,264	4,837
Add for cents	2	2	1	3
Total liabilities	$3,640,068	$3,617,220	$3,585,203	$3,506,975

THE CITIZENS' BANK OF ARCADE — ARCADE.

J. D. CASE, *President.* [Main street; organized 1890.] J. H. SMITH, *Cashie* .

DIRECTORS.

J. D. CASE, J. B. LEWIS, J. H. SMITH, J. H. FRANCIS, L. A. DAVIS, H. J. MCNAIR, R. J. TILTON,

RESOURCES.	Statement of condition Dec 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$4,954	$4,913	$4,660	$4,800
Other securities, market value	55,955	35,805	55,930	55,630
Real estate owned	5,100	5,100	8,100	8,100
Mortgages owned	56,150	59,050	56,150	53,800
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	36,768	42,350	45,379	46,536
Loans and discounts secured by other collateral	75,579	66,016	44,832	47,431
Loans and discounts without collateral	350,445	375,768	408,984	377,304
Overdrafts	2,625	6 8	2,617	794
Due from trust companies, banks and bankers	64,174	72,225	60,624	66,223
Specie	3,616	4,698	3,640	3,302
Legal tender notes and notes of national banks	34,847	34,613	34,925	33,585
Assets not included in any of the above heads	.....	5,965	3,000	3,000
Add for cents	3	3	2	2
Total resources	$690,216	$707,124	$728,843	$700,507
LIABILITIES.				
Capital	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	33,548	35,828	38,223	38,531
Unpaid dividends, reserve for taxes, rents and dividends	5,500	5,530	5,515	5,650
Preferred deposits, viz.:				
Other deposits secured by pledge of bank assets	49	.....	.....	.....
Deposits otherwise preferred	.....	54	264	141
Due depositors, not preferred	590,698	605,071	608,153	596,031
Due to trust companies, banks and bankers	.....	.....	1,520	.....
Bills payable	.....	.....	15,000	.....
Other liabilities	419	640	168	153
Add for cents	2	1	.....	1
Total liabilities	$690,216	$707,124	$728,843	$700,507

THE CITIZENS' BANK — ATTICA.

ELON P. SPINK, *President.* [6 Main Street; Organized 1911.] B. T. SANDS, *Cashier.*

DIRECTORS.

FREDERICK C. STEVENS, F. M. RICHARDS, E. P. SPINK, JASON D. CASE, H. T. BRAMER, JOHN MATTESON, B. T. SANDS, R. J. TILTON, E. T. GAY, J. H. SMITH, B. F. FRENCH,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$7,252	$7,252	$7,252	$7,252
Other securities, market value	14,962	14,962	14,962	14,962
Real estate owned	12,918	14,853	13,752	13,752
Mortgages owned	14,975	11,350	11,350	11,530
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,708	24,042	25,220	23,653
Loans and discounts secured by other collateral	41,795	43,676	38,853	36,497
Loans and discounts without collateral	94,412	99,360	111,207	118,311
Overdrafts	20	173	58	121
Due from trust companies, banks and bankers	40,602	30,743	32,193	33,082
Specie	1,868	2,065	1,981	2,704
Legal tender notes and notes of national banks	11,935	13,677	13,882	11,628
Cash items	273	1,046	497	148
Assets not included in any of the above heads	2,084	3,400	3,789	4,116
Add for cents	5	5	4	5
Total resources	$263,809	$266,604	$275,000	$277,761
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	16,755	15,949	14,289	15,452
Unpaid dividends, reserve for taxes, rents and dividends	450	12	.....	.....
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	2,161	1,550	1,695	1,885
Due depositors, not preferred	213,441	218,092	228,015	229,373
Other liabilities	1,000	1,000	1,000	1,050
Add for cents	2	1	1	1
Total liabilities	$263,809	$266,604	$275,000	$277,761

CITIZENS' BANK OF BUFFALO — BUFFALO.

JOSEPH BLOCK, *President.* [563 William street; organized 1890.] NORMAN A. MACDONALD, *Cashier.*

DIRECTORS.

WILLIAM F. WENDT, JEROME I. PRENTISS, JACOB J. SIEGRIST, WILLIAM SIMON, WILLIAM H. CROSBY, ALBERT D. SIKES, GEORGE A. LAUTZ, ARTHUR J. BLOCK, E. J. BARCALO, JOHN C. SCHENK, WALTER H. SCHOELLKOPF, HENRY SCHAEFER, JOSEPH BLOCK, J. FRED ZELLER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$134,934	$134,934	$134,934	$134,934
Other securities, market value	315,697	315,697	310,835	322,022
Real estate owned	42,500	37,000	37,000	37,000
Mortgages owned	11,500	12,700	11,400	11,400
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	139,650	98,050	95,135	81,725
Loans and discounts secured by other collateral	290,160	288,414	275,163	299,155
Loans and discounts without collateral	2,868,489	2,895,030	2,822,821	3,155,492
Overdrafts	3,077	2,361	3,801	348
Due from trust companies, banks and bankers	759,855	885,188	944,797	958,810
Specie	23,917	21,224	22,870	25,241
Legal tender notes and notes of national banks	402,588	265,245	276,143	288,000
Cash items	77,945	16,208	82,668	70,903
Assets not included in any of the above heads	4,930	3,000	4,125	3,175
Add for cents	4	3	3	4
Total resources	$5,075,246	$4,975,054	$5,021,695	$5,388,209
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	234,450	239,670	244,681	251,412
Unpaid dividends, reserve for taxes, rents and dividends	81,580	52,664	72,401	58,872
Preferred deposits, viz.:				
Due New York State savings banks	255,000	265,000	265,000	260,000
Due New York State savings and loan associations	43,932	32,605	37,922	34,065
Deposits secured by outstanding unmatured New York State bonds	136,649	141,580	138,313	134,988
Other deposits secured by pledge of bank assets	233,674	335,030	171,863	254,000
Deposits otherwise preferred	15,000	15,077	15,077	15,303
Due depositors, not preferred	3,574,805	3,425,575	3,614,116	3,947,134
Due to trust companies, banks and bankers	299,923	267,575	261,609	232,165
Other liabilities	229	274	708	265
Add for cents	4	4	5	5
Total liabilities	$5,075,246	$4,975,054	$5,021,695	$5,388,209

THE CITIZENS' BANK OF DANSVILLE — DANSVILLE.

FRANK FIELDER, *President.* [193 Main street; organized 1887.] FRANK FIELDER, *Cashier.*

DIRECTORS.

JAMES W. WADSWORTH, JAMES W. WADSWORTH, JR., F. H. JOHANTGEN, W. H. HARTMAN, JOHN J. BAILEY, C. W. MCNAIR, H. F. DYER, F. FIELDER, J. ARTHUR JACKSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$6,087	$6,140	$6,152	$6,105
Other securities, market value	30,375	30,250	29,125	31,543
Real estate owned	7,011	7,011	7,011	7,011
Mortgages owned	735	400	.....	.....
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	14,175	13,725	11,406	12,071
Loans and discounts secured by other collateral	7,969	11,523	10,190	10,696
Loans and discounts without collateral	182,393	202,908	203,113	204,505
Overdrafts	123	715	688	205
Due from trust companies, banks and bankers	43,809	39,268	62,621	36,519
Specie	8,839	9,820	13,302	10,534
Legal tender notes and notes of national banks	10,128	4,044	4,832	8,371
Cash items	385	885	1,788	539
Assets not included in any of the above heads	495	345	411	425
Add for cents	4	3	3	4
Total resources	$312,528	$327,037	$350,642	$328,528
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	38,090	35,788	36,046	35,959
Unpaid dividends, reserve for taxes, rents and dividends	1,000	1,000	1,000	1,000
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	3,074	3,390	3,509	.....
Due depositors, not preferred	220,316	206,844	250,001	241,568
Due to trust companies, banks and bankers	.....	10,000	.....	.....
Bills payable	.....	20,000	10,000	.....
Other liabilities	47	14	84	.....
Add for cents	1	1	2	1
Total liabilities	$312,528	$327,037	$350,642	$328,528

THE CITIZENS' BANK OF GRIFFIN CORNERS, N. Y.— GRIFFIN CORNERS.

JOEL L. KEATOR, *President.* [Organized 1910.] R. W. PAWLING, *Cashier.*

DIRECTORS.

ORVILLE F. BALLARD, FRANK DOOLITTLE, CLARENCE WILSON, JAMES LASHER, CHARLES H. VERMILYA, ELMER L. HINCKLEY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$8,100	$8,120	$8,100	$8,100
Real estate owned	.....	10,581	10,671	10,678
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,290	4,290	4,290	4,682
Loans and discounts secured by other collateral	1,848	1,848	1,848	1,853
Loans and discounts without collateral	64,852	64,109	68,247	58,945
Overdrafts	210	197	69	47
Due from trust companies, banks and bankers	5,774	4,281	6,257	31,026
Specie	1,268	1,377	2,662	9,677
Legal tender notes and notes of national banks	4,279	3,020	1,315	3,630
Cash items	22	27	86	88
Assets not included in any of the above heads	11,729	1,681	1,777	1,770
Add for cents	2	4	5	2
Total resources	$102,374	$99,535	$105,327	$130,498
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	8,091	7,848	7,951	8,301
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	3,000	3,000	3,000	3,000
Due depositors, not preferred	61,911	51,048	50,479	93,781
Bills payable	4,000	4,000	10,000	.....
Other liabilities	370	8,638	8,895	415
Add for cents	2	1	2	1
Total liabilities	$102,374	$99,535	$105,327	$130,498

THE CITIZENS' BANK OF LOCKE, N. Y.— LOCKE.

CHARLES J. HEWITT, *President.* [Organized 1895.] A. C. McINTOSH, *Cashier.*

DIRECTORS.

CHARLES J. HEWITT, J. L. WHITE, GILES M. STODDARD, C. B. KING, A. C. McINTOSH, C. G. PARKER, HORTON METZGER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,100	$1,100	$1,100	$1,100
Other securities, market value	26,217	20,872	20,872	20,872
Real estate owned	3,000	3,000	3,000	3,000
Mortgages owned	34,559	33,809	33,359	33,219
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,000	5,000	5,000	5,000
Loans and discounts without collateral	45,794	45,026	46,440	48,118
Overdrafts	36	470	317	181
Due from trust companies, banks and bankers	9,556	15,083	12,157	10,738
Specie	644	591	708	952
Legal tender notes and notes of national banks	4,599	6,733	7,480	5,210
Cash items	117	33	30	20
Assets not included in any of the above heads	3,000	3,500	4,000	4,500
Add for cents	3	3	2	1
Total resources	$133,625	$135,220	$134,465	$132,911
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	12,455	11,512	12,486	12,874
Unpaid dividends, reserve for taxes, rents and dividends	.....	48	.....	.....
Due depositors, not preferred	95,170	97,659	95,979	94,236
Other liabilities	1,000	1,000	1,000	800
Add for cents	.....	1	.....	1
Total liabilities	$133,625	$135,220	$134,465	$132,911

THE CITIZENS' BANK OF PENN YAN — PENN YAN.

JOHN H. JOHNSON, *President.* [140 Main street; organized 1899.] J. A. UNDERWOOD, *Cashier.*

DIRECTORS.

HENRY M. PARMELE, JOHN T. ANDREWS, J. A. UNDERWOOD, L. GEROME OGDEN, HOWARD L. WOODRUFF, FRANK H. HAMLIN, JOHN H. JOHNSON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$23,582	$23,637	$22,390	$22,252
Other securities, market value	204,074	202,597	179,589	160,560
Real estate owned	25,242	25,555	25,555	25,355
Mortgages owned	28,230	29,530	31,530	31,530
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,833	37,705	38,791	37,876
Loans and discounts secured by other collateral	55,700	53,823	41,773	45,645
Loans and discounts without collateral	221,532	226,921	209,540	212,002
Overdrafts	1,382	261	728	70
Due from trust companies, banks and bankers	101,710	66,055	53,957	83,562
Specie	12,756	13,491	12,588	13,434
Legal tender notes and notes of national banks	28,492	16,657	27,674	21,823
Cash items	1,428	889	820	664
Assets not included in any of the above heads	5,725	5,766	6,113	5,076
Add for cents	5	6	4	3
Total resources	$753,691	$702,893	$651,052	$659,852
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	61,134	59,567	55,241	57,606
Preferred deposits, viz.: Due New York State savings and loan associations	901	971	2,395	466
Due depositors, not preferred	638,805	590,612	539,940	548,585
Other liabilities	2,850	1,742	3,475	3,194
Add for cents	1	1	1	1
Total liabilities	$753,691	$702,893	$651,052	$659,852

THE CITIZENS' BANK OF PERRY — PERRY.

L. A. MACOMBER, *President.* [83 Main street; organized 1888.] C. M. SMITH, *Cashier.*

DIRECTORS

L. A. MACOMBER, GEORGE M. TRABER, C. M. SMITH, B. A. NEVINS, W. T. OLIN, WILL W. GRIEVE, WM. W. GRIEVE,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$11,200	$11,000	$11,900	$7,000
Other securities, market value	123,981	148,581	143,581	148,681
Real estate owned	17,965	17,971	18,034	18,034
Mortgages owned	109,079	113,345	130,039	130,514
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	26,185	25,058	26,282	24,682
Loans and discounts secured by other collateral	91,206	79,996	79,746	68,958
Loans and discounts without collateral	176,728	193,731	188,972	153,176
Overdrafts	28	708	261	28
Due from trust companies, banks and bankers	133,977	54,492	67,719	103,280
Specie	6,880	7,709	9,142	9,335
Legal tender notes and notes of national banks	42,481	25,934	32,874	35,741
Cash items	346	101	832	92
Assets not included in any of the above heads	5,000	2,000	2,000	3,000
Add for cents	5	4	4	2
Total resources	$745,061	$680,630	$711,386	$702,523
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	42,704	43,098	44,587	46,129
Due depositors, not preferred	651,143	583,738	615,839	602,049
Other liabilities	1,212	3,793	958	4,345
Add for cents	2	1	2	.....
Total liabilities	$745,061	$680,630	$711,386	$702,523

THE CITIZENS' BANK — WAVERLY.

F. A. SAWYER, *President.* [331 Broad street; organized 1874.] F. A. SAWYER, *Cashier.*

DIRECTORS.

JAMES H. OWEN, E. W. HORTON, LEVI CURTIS, H. H. KINNEY, F. A. SAWYER,
THEODORE MILLS, J. C. VAN ATTA, ELLEN S. HALSTEAD, F. E. HAWKES.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$35,434	$26,375	$26,000	$28,000
Other securities, market value	423,931	441,550	441,075	437,575
Real estate owned	10,500	10,500	9,000	9,000
Mortgages owned	20,562	20,221	20,063	19,993
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	8,760	11,896	11,301	10,686
Loans and discounts secured by other collateral	101,727	94,161	114,375	93,912
Loans and discounts without collateral	148,381	142,210	145,013	148,305
Overdrafts	747	1,382	1,840	3,756
Due from trust companies, banks and bankers	82,568	93,226	112,387	108,600
Specie	22,233	22,217	23,415	24,361
Legal tender notes and notes of national banks	34,469	27,527	13,321	27,535
Cash items	2,045	853	1,425	844
Assets not included in any of the above heads	3,350	3,350	4,771	4,743
Add for cents	6	3	5	3
Total resources	$894,713	$895,471	$923,991	$917,313
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	79,344	80,874	78,624	81,025
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	3,000	.....
Preferred deposits, viz.:				
Due New York State savings and loan associations	2,789	400	858	.....
Deposits secured by outstanding unmatured New York State bonds	12,000	12,000	12,000	16,000
Due depositors, not preferred	747,079	748,695	776,008	766,738
Due to trust companies, banks and bankers	.....	.....	.....	48
Other liabilities	3,500	3,500	3,500	3,500
Add for cents	1	2	1	2
Total liabilities	$894,713	$895,471	$923,991	$917,313

CITIZENS' BANK OF WESTFIELD — WESTFIELD.

G. FAYETTE DICKSON, *President.* [17 Main street; organized 1908.] FRED M. RICH, *Cashier.*

DIRECTORS.

G. FAYETTE DICKSON, CHARLES E. WELCH, VERNON A. KENT, JOHN A. HAIGHT, ANDER H. HARRIS, JOHN MCCRUDEN, FRED M. RICH, ARTHUR B. OTTAWAY, A. WARREN RUMSEY, ERNEST E. WEAVER, ADELBERT S. FITCH,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$12,135	$7,150	$7,090	$7,085
Other securities, market value	4,250	4,275	12,975	12,950
Mortgages owned	7,500	5,100	5,100	5,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,643	13,293	13,229	13,129
Loans and discounts secured by other collateral	8,232	6,355	5,130	3,512
Loans and discounts without collateral	141,065	138,716	137,744	143,005
Overdrafts	632	442	218	377
Due from trust companies, banks and bankers	23,986	14,163	19,945	30,116
Specie	6,457	4,320	5,853	6,365
Legal tender notes and notes of national banks	4,005	2,885	4,695	3,775
Cash items	426	472	151	718
Assets not included in any of the above heads	6,569	6,686	6,774	6,832
Add for cents	3	5	2	3
Total resources	$226,903	$203,862	$218,906	$232,967
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	6,785	6,705	7,096	7,752
Unpaid dividends, reserve for taxes, rents and dividends	500	.....	.....	.....
Due depositors, not preferred	167,991	120,059	142,194	173,914
Due to trust companies, banks and bankers	780	3,119	805	443
Bills payable	.....	15,000	15,000	.....
Other liabilities	846	8,979	3,810	857
Add for cents	1	.....	1	1
Total liabilities	$226,903	$203,862	$218,906	$232,967

THE CITIZENS' BANK OF WHITE PLAINS, N. Y.— WHITE PLAINS.

GEORGE T. BURLING, *President.* [82 Railroad avenue; organized 1907.] JOHN BURLING, *Cashier.*

DIRECTORS.

HENRY R. BARRETT, GEORGE T. BURLING, CHARLES DEUTERMANN, JEREMIAH J. LOCKWOOD, JAMES M. MCCULLOUGH, FRANK L. PARK, P. B. PARKER, FREDERICK RANSCHT, JOSEPH B. SELLARS, HENRY O. WINSOR.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$86,872	$43,872	$27,706	$23,706
Other securities, market value	164,212	188,968	164,900	212,827
Mortgages owned	15,800	15,800	15,800	15,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,200	10,200	9,400	10,000
Loans and discounts secured by other collateral	41,505	22,825	23,275	22,895
Loans and discounts without collateral	207,219	237,043	252,532	253,817
Overdrafts	.....	77	8	114
Due from trust companies, banks and bankers	109,633	101,425	166,866	185,777
Specie	25,495	18,633	24,308	26,799
Legal tender notes and notes of national banks	15,000	15,000	12,000	15,000
Cash items	3,456	3,215	4,581	2,918
Assets not included in any of the above heads	9,867	8,071	7,781	8,595
Add for cents	4	4	4	2
Total resources	$681,263	$665,133	$709,161	$778,250
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	45,492	46,100	40,372	40,127
Unpaid dividends, reserve for taxes, rents and dividends	1,200	.....	700	1,000
Due depositors, not preferred	521,380	515,021	558,335	627,124
Due to trust companies, banks and bankers	10,184	2,887	7,906	8,703
Other liabilities	3,005	1,124	1,845	1,294
Add for cents	2	1	3	2
Total liabilities	$681,263	$665,133	$709,161	$778,250

CITIZENS' STATE BANK — LYNDONVILLE.

W. S. HOUSEL, *President.* [Main street; organized 1911.] F. B. HOUSEL, *Cashier.*

DIRECTORS.

W. S. HOUSEL, C. E. HOUSEL, GEORGE RESSEGUIE, A. B. HISE, F. B. HOUSEL, LEE I. WELLS, JOHN WARD,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$3,070	$3,070	$3,070	$3,070
Other securities, market value	33,176	48,126	38,070	43,070
Real estate owned	10,000	10,000	9,500	9,500
Mortgages owned	13,200	16,050	16,500	16,400
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	27,259	22,982	11,025	10,400
Loans and discounts secured by other collateral	78,357	59,351	19,704	19,050
Loans and discounts without collateral	100,036	98,892	111,145	125,519
Overdrafts	15	134	11	120
Due from trust companies, banks and bankers	26,182	42,666	48,790	30,180
Specie	2,000	2,192	2,136	2,582
Legal tender notes and notes of national banks	18,225	16,027	16,559	12,033
Cash items	4,843	1,910	422	874
Assets not included in any of the above heads	4,300	4,000	4,000	4,606
Add for cents	5	4	3	3
Total resources	$320,668	$325,404	$280,935	$277,407
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	9,177	9,447	9,826	10,611
Unpaid dividends, reserve for taxes, rents and dividends	.....	15	.....	15
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	578	630	615	612
Due depositors, not preferred	285,411	289,310	244,993	240,168
Other liabilities	500	1,000	500	1,000
Add for cents	2	2	1	1
Total liabilities	$320,668	$325,404	$280,935	$277,407

THE CITY BANK OF SYRACUSE — SYRACUSE.

WARREN C. BRAYTON, *President.* [120 East Genesee street; organized 1909.] EVANS S. KELLOGG, *Cashier.*

DIRECTORS.

WARREN C. BRAYTON, ORLOW D. BLANCHARD, RICHARD C. BROWN, EDWARD V. BRYANT, HOWARD B. BUELL, ORLO D. BURHANS, HERMAN CASLER, LEVI S. CHAPMAN, WILLIAM H. COLEBROOK, JR., CLARENCE C. DECKER, CLIFFORD S. SIMS, ARTHUR N. ELLIS, EARL E. ELLIS, LOUIS W. EMERSON, DANIEL M. EDWARDS, AUGUST FINCK, JR., FLOYD R. TODD, JOSEPH A. GRIFFIN, MARTIN G. GROSSMAN, STEWART F. HANCOCK, EDWARD A. HUNT, ALBERT A. KESSLER, HARRY D. WEED. EVANS S. KELLOGG, ROBERT LOVE, JOHN MARSELLUS, ARTHUR E. PARSONS, WALTER A. RIDINGS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,015	$1,020	$1,000	$1,000
Other securities, market value	217,216	409,638	400,707	395,968
Real estate owned	73,181	73,181	73,181	73,181
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	85,677	16,227	30,411	42,388
Loans and discounts secured by other collateral	382,319	295,959	335,266	320,808
Loans and discounts without collateral	1,134,811	1,228,887	1,365,915	1,311,241
Overdrafts	604	590	854	1,120
Due from trust companies, banks and bankers	340,934	216,172	175,766	251,923
Specie	22,977	28,532	28,849	30,655
Legal tender notes and notes of national banks	120,312	110,910	158,953	138,604
Cash items	38,722	42,362	59,344	30,787
Assets not included in any of the above heads	10,106	11,092	12,346	10,680
Add for cents	5	4	4	3
Total resources	$2,427,879	$2,434,574	$2,642,596	$2,608,358
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	59,845	62,828	62,759	65,582
Unpaid dividends, reserve for taxes, rents and dividends	1,947	823	1,660	2,570
Preferred deposits, viz.:				
Due New York State savings and loan associations	2,224	5,842	7,659	1,164
Deposits otherwise preferred	5,000	5,000	5,000	5,000
Due depositors, not preferred	2,116,497	2,134,322	2,266,773	2,302,346
Due to trust companies, banks and bankers	14,959	15,126	74,574	20,348
Other liabilities	27,405	10,631	24,169	11,347
Add for cents	2	2	2	1
Total liabilities	$2,427,879	$2,434,574	$2,642,596	$2,608,358

CLYMER STATE BANK — CLYMER.

J. D. GALLUP, *President.* [Main street; organized 1910.] H. F. YOUNG, *Cashier.*

DIRECTORS.

J. D. GALLUP, ALBERT NECKERS, JR., E. E. AVERY, ROBERT GIBSON, LUCAS C. GLEASON, HENRY MEYERINK, H. F. YOUNG, L. P. MCCRAY, ALBERT OONK, WM. TENHOUSEN, BENJ. WASSINK,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,050	$1,050	$1,050	$1,100
Other securities, market value	13,050	13,150	13,000	19,629
Mortgages owned	7,150	7,100	7,100	7,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,298	13,177	12,771	13,657
Loans and discounts secured by other collateral	5,206	206	101	355
Loans and discounts without collateral	88,128	92,825	89,873	103,603
Overdrafts	62	116	109	119
Due from trust companies, banks and bankers	9,947	14,994	31,652	21,193
Specie	3,500	3,530	4,596	2,766
Legal tender notes and notes of national banks	6,060	6,120	3,980	6,600
Cash items	131	258	23	763
Assets not included in any of the above heads	1,600	1,100	1,100	1,100
Add for cents	3	1	3	3
Total resources	$149,185	$153,627	$165,358	$177,988
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	8,081	6,682	7,062	7,545
Unpaid dividends, reserve for taxes, rents and dividends	300	65	25	310
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	41	.....	51	66
Due depositors, not preferred	115,062	118,380	131,718	143,566
Other liabilities	700	3,500	1,500	1,500
Add for cents	1	.....	2	1
Total liabilities	$149,185	$153,627	$165,358	$177,988

THE COLONIAL BANK — NEW YORK CITY.

ALEXANDER WALKER, *President.* [441 Columbus avenue; organized 1892.] GEORGE S. CARR, *Cashier.*

DIRECTORS.

ALEXANDER WALKER, JAMES M. DONALD, WM. C. DUNCAN, R. FLEMING HANDY, WM. WOODWARD, JOHN J. HOPPER, AUGUSTUS W. KELLY, EDWIN W. ORVIS, GEORGE REUTER, ALEX. C. WALKER, CHAS. H. SMITH, ARTHUR W. WATSON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of conaition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$42,152	$42,152	$42,152	$40,552
Other securities, market value	222,262	220,262	220,262	216,962
Mortgages owned	25,750	25,750	22,750	22,750
Loans and discounts secured by other collateral	1,706,751	1,909,438	1,568,234	1,910,257
Loans and discounts without collateral	4,371,534	4,624,702	5,008,596	4,296,309
Overdrafts	2,533	544	455	1,040
Due from trust companies, banks and bankers	960,991	1,066,020	941,940	1,083,713
Specie	1,003,591	1,134,806	1,250,500	1,108,854
Legal tender notes and notes of national banks	269,214	116,205	100,267	131,696
Cash items	380,721	475,226	462,658	388,305
Assets not included in any of the above heads	5,500	3,000	3,000	3,100
Add for cents	4	4	4	2
Total resources	$8,991,003	$9,618,109	$9,620,818	$9,203,540
LIABILITIES.				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	592,156	615,929	656,273	681,828
Unpaid dividends, reserve for taxes, rents and dividends	14,920	2,202	5,305	6,797
Preferred deposits, viz.: Due New York State savings banks	106,059	107,482	107,482	109,079
Due depositors, not preferred	7,751,517	8,257,519	8,385,153	7,858,523
Due to trust companies, banks and bankers	31,393	49,186	48,700	59,668
Other liabilities	94,956	185,788	17,903	87,643
Add for cents	2	3	2	2
Total liabilities	$8,991,003	$9,618,109	$9,620,818	$9,203,540

COLUMBIA BANK — New York City.

JOSEPH FOX, *President.* [507 Fifth avenue; organized 1883.] WALTER S. GRIFFITH, *Cashier.*

DIRECTORS.

Joseph Fox, Henry Morgenthau, Simeon Ford, D. H. Rowland, John P. Stevens, Joseph Steiner, D. J. Fox, Lewis Seasongood, Robert E. Simon.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,010	$1,010	$1,010	$1,000
Other securities, market value	197,083	494,071	190,277	188,750
Real estate owned	144,375	144,375	144,386	131,352
Mortgages owned	94,438	88,000	7,000	7,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	28,500	38,500	38,500	31,000
Loans and discounts secured by other collateral	840,463	689,213	487,175	398,375
Loans and discounts without collateral	5,351,036	5,465,894	5,111,238	5,111,710
Overdrafts	1,267	176	227	228
Due from trust companies, banks and bankers	856,911	836,076	728,541	633,733
Specie	673,179	601,648	561,415	505,632
Legal tender notes and notes of national banks	575,960	576,890	495,720	462,535
Cash items	416,304	330,781	420,077	362,883
Assets not included in any of the above heads	25,824	22,975	19,363	17,765
Add for cents	6	3	5	3
Total resources	$9,206,356	$9,289,612	$8,204,934	$7,851,966
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	815,122	758,118	767,581	728,329
Unpaid dividends, reserve for taxes, rents and dividends	8,000	888	.....	8,008
Preferred deposits, viz.: Due New York State savings banks	173,803	45,151	88,449	70,804
Due depositors, not preferred	7,710,853	7,905,399	6,681,641	6,486,496
Due to trust companies, banks and bankers	49,252	154,382	215,051	137,204
Other liabilities	149,324	125,672	152,210	121,124
Add for cents	2	2	2	1
Total liabilities	$9,206,356	$9,289,612	$8,204,934	$7,851,966

THE CORN EXCHANGE BANK — NEW YORK CITY.

WALTER E. FREW, *President.* [13 William street; organized 1852.] FREDERICK T. MARTIN, *Cashier.*

DIRECTORS.

WILLIAM A. NASH,	DAVID BINGHAM,	WM. RHINELANDER STEWART,	CHAS. W. MCCUTCHEON,	HENRY B. VAUGHAN,
WALTER E. FREW,	HOWLAND DAVIS,	HENRY SCHAEFER,	ANDREW MILLS,	ROBERT A. DRYSDALE,
WM. H. NICHOLS,	CLARENCE H. KELSEY,	JACOB LANGELOTH,	PHILIP LEHMAN,	J. LOUIS SCHAEFER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$473,817	$584,813	$585,118	$471,933
Other securities, market value	3,975,522	3,874,909	3,981,792	3,854,255
Real estate owned	2,824,792	2,824,792	2,826,854	2,861,209
Mortgages owned	630,300	552,050	548,050	497,050
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	598,622	550,852	521,406	514,389
Loans and discounts secured by other collateral	23,334,638	23,648,816	26,767,155	26,513,719
Loans and discounts without collateral	18,071,883	20,361,937	17,168,846	19,886,964
Overdrafts	4,993	4,133	3,998	3,372
Due from trust companies, banks and bankers	3,365,427	2,144,628	2,531,480	2,531,913
Specie	8,647,323	8,604,869	9,157,727	9,086,132
Legal tender notes and notes of national banks	5,968,066	5,838,141	6,797,837	7,148,409
Cash items	8,009,418	6,995,203	11,539,288	7,749,310
Assets not included in any of the above heads	173,984	125,503	108,620	107,043
Add for cents	5	5	7	5
Total resources	$76,078,790	$76,110,651	$82,538,178	$81,225,703
LIABILITIES.				
Capital	$3,000,000	$3,000,000	$3,000,000	$3,000,000
Surplus, including all undivided profits (market value)	5,840,670	5,911,502	5,907,969	6,048,701
Unpaid dividends, reserve for taxes, rents and dividends	1,000	860	880	700
Preferred deposits, viz.:				
Due New York State savings banks	3,050,042	3,117,606	3,597,283	3,922,809
Due New York State savings and loan associations	130,049	122,956	76,159	87,988
Due depositors, not preferred	59,023,494	59,494,834	63,664,010	60,753,013
Due to trust companies, banks and bankers	3,962,077	4,337,273	5,892,634	6,839,468
Other liabilities	1,071,456	125,618	399,242	573,021
Add for cents	2	2	1	3
Total liabilities	$76,078,790	$76,110,651	$82,538,178	$81,225,703

COSMOPOLITAN BANK — NEW YORK CITY.

C. A. BECKER, *President.* [803 Prospect avenue; organized 1906.] GEORGE W. COPLEY, *Acting Cashier.*

DIRECTORS.

C. A. BECKER, F. A. BECKER, ROBERT F. SEIFFERT, CHAS. A. BERRIAN, FRANK GASS, N. B. VAN ETTEN, WM. S. GERMAIN,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$25,416	$26,042	$25,437	$25,469
Other securities, market value	.....	50,609	95,792	105,148
Real estate owned	5,001	5,001	5,001	5,001
Mortgages owned	3,000	3,000	3,000	3,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	36,061	35,432	35,887	29,650
Loans and discounts secured by other collateral	28,657	34,660	39,503	44,339
Loans and discounts without collateral	241,740	245,671	280,010	239,766
Overdrafts	137	249	1,948	783
Due from trust companies, banks and bankers	160,577	121,598	50,223	61,397
Specie	8,694	6,901	6,688	6,196
Legal tender notes and notes of national banks	36,959	30,070	29,264	28,693
Cash items	1	70	134	2
Assets not included in any of the above heads	4,977	5,300	5,577	3,825
Add for cents	4	4	5	4
Total resources	$551,224	$564,607	$578,469	$553,273
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	20,590	21,344	21,794	25,230
Due depositors, not preferred	429,907	442,957	456,012	427,553
Other liabilities	727	305	663	490
Add for cents	.....	1	.....	.....
Total liabilities	$551,224	$564,607	$578,469	$553,273

DOBBS FERRY BANK — DOBBS FERRY.

FRANKLIN Q. BROWN, *President.* [Main street; organized 1890.] BENJAMIN L. WALLACE, *Cashie*

DIRECTORS.

FRANKLIN Q. BROWN, NATHANIEL A. CAMPBELL, ROBERT DENNISTON, WILLIAM B. JOYCE, WILLIAM C. LAWRENCE, W. W. TOMPKINS, ALBERT SHAW, B. L. WALLACE, CURT VON WEDEL.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,010	$1,010	$1,007	$976
Other securities, market value	346,272	342,219	327,754	311,306
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	7,200	7,200	7,200	3,700
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	5,765	7,250	5,250	5,250
Loans and discounts secured by other collateral	16,968	14,255	13,343	13,143
Loans and discounts without collateral	100,295	105,238	104,230	84,104
Overdrafts	.....	.....	23	.....
Due from trust companies, banks and bankers	31,599	40,004	49,389	50,784
Specie	4,983	24,773	18,240	18,272
Legal tender notes and notes of national banks	29,650	11,000	4,624	5,474
Cash items	67	5	10	6
Assets not included in any of the above heads	453	411	250	203
Add for cents	4	3	3	2
Total resources	$549,266	$558,368	$536,323	$498,220
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	65,546	64,517	49,342	58,362
Unpaid dividends, reserve for taxes, rents and dividends	1,567	333	4,746	995
Preferred deposits, viz.:				
Due New York State savings banks	11,760	10,707	11,625	22,013
Due New York State savings and loan associations	.....	332	5,353	1,262
Deposits secured by outstanding unmatured New York State bonds	2,095	.....	.....	.....
Due depositors, not preferred	332,337	337,020	320,270	278,368
Due to trust companies, banks and bankers	14,732	5,001	4,369	16,596
Bills payable	20,000	40,000	40,000	20,000
Other liabilities	1,225	456	615	622
Add for cents	4	2	3	2
Total liabilities	$549,266	$558,368	$536,323	$498,220

DUNDEE STATE BANK — DUNDEE.

WILLIAM C. SWORTS, *President.* [Organized 1882.] R. B. SWORTS, *Cashier.*

DIRECTORS.

WILLIAM C. SWORTS, HENRY C. HARPENDING, F. R. VOSBURGH, R. B. SWORTS, URSULA SWORTS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement o condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$3,110	$3,110	$4,146	$4,140
Real estate owned	6,323	6,323	6,323	6,323
Mortgages owned	79,393	77,493	77,551	75,992
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,975	8,975	23,075	23,075
Loans and discounts secured by other collateral	2,300	11,200	17,700	8,975
Loans and discounts without collateral	122,572	111,827	109,939	120,326
Overdrafts	3,917	1,136	1,427	2,171
Due from trust companies, banks and bankers	36,739	39,407	4,408	7,795
Specie	3,567	3,545	3,774	3,128
Legal tender notes and notes of national banks	10,805	16,245	18,768	16,476
Cash items	552	562	677	331
Assets not included in any of the above heads	4,264	4,375	4,200	3,423
Add for cents	5	3	3	4
Total resources	$282,522	$284,201	$271,991	$272,159
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	43,566	42,793	45,035	45,204
Unpaid dividends, reserve for taxes, rents and dividends	245	.....	.....	.....
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	853	1,600	1,974	2,268
Due depositors, not preferred	185,599	187,233	168,142	158,366
Bills payable	.....	.....	5,000	15,000
Other liabilities	2,259	2,575	1,840	1,320
Add for cents	.....	.....	.....	1
Total liabilities	$282,522	$284,201	$271,991	$272,159

THE FARMERS' BANK OF SPRINGVILLE, ERIE COUNTY, N. Y.—SPRINGVILLE.

F. O. SMITH, *President.* [124 Main street; organized 1902.] W. A. DAVIS, *Cashier.*

DIRECTORS.

F. O. SMITH, A. D. JONES, R. B. WAITE, G. H. BARKER, F. SCHWEIZER, EDWIN A. SCOTT, A. L. PINGREY, B. CHAFFEE, GEORGE CHESBRO, GEORGE H. HUGHEY, B. E. AUSTIN,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$320,182	$438,110	$455,705	$449,572
Other securities, market value	21,192	20,692	20,692	20,692
Real estate owned	16,500	16,500	16,500	16,500
Mortgages owned	24,246	24,196	24,046	23,096
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,000	16,900	18,900	19,000
Loans and discounts secured by other collateral	4,000	4,000	17,500	17,500
Loans and discounts without collateral	229,097	261,395	264,849	266,300
Overdrafts	826	551	590	736
Due from trust companies, banks and bankers	150,533	149,196	93,498	121,711
Specie	2,046	2,480	2,428	2,232
Legal tender notes and notes of national banks	46,008	49,000	47,900	46,067
Cash items	961	803	485	236
Assets not included in any of the above heads	129,829	.....	.....	.....
Add for cents	3	1	4	3
Total resources	$957,423	$983,824	$963,097	$983,645
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	70,968	71,057	74,424	71,144
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	.....	.....	.....	552
Other deposits secured by pledge of bank assets	671	672	670	.....
Due depositors, not preferred	835,782	862,094	838,001	861,948
Add for cents	2	1	2	1
Total liabilities	$957,423	$983,824	$963,097	$983,645

THE FARMERS AND MECHANICS' BANK OF BATH, N. Y.— BATH.

FRANK CAMPBELL, *President.* [8 Liberty street; organized 1912.] FRED R. WEBSTER, *Cashier.*

DIRECTORS.

FRANK CAMPBELL, WILLSON R. CAMPBELL, FRED R. WEBSTER, HENRY FREY, REUBEN R. LYON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$39,349	$58,353	$60,343	$60,343
Other securities, market value	43,204	42,896	44,883	44,883
Real estate owned	10,000	10,000	10,000	10,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,984	38,144	38,653	34,929
Loans and discounts secured by other collateral	47,612	60,821	29,762	34,597
Loans and discounts without collateral	323,320	321,351	371,297	388,957
Overdrafts	780	509	700	483
Due from trust companies, banks and bankers	166,171	173,974	124,096	118,086
Specie	4,363	4,762	3,352	3,950
Legal tender notes and notes of national banks	29,173	34,818	32,094	34,402
Cash items	2,490	2,517	2,979	2,919
Add for cents	5	6	4	4
Total resources	$700,451	$748,151	$718,163	$733,553
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	30,271	32,594	33,759	38,275
Unpaid dividends, reserve for taxes, rents and dividends	.....	445	3,100	1,390
Preferred deposits, viz.:				
Due New York State savings and loan associations	2,315	1,998	3,019	942
Deposits secured by outstanding unmatured New York State bonds	31,863	48,216	51,377	44,048
Due depositors, not preferred	580,320	613,785	576,311	596,480
Other liabilities	5,679	1,109	595	2,416
Add for cents	3	4	2	2
Total liabilities	$700,451	$748,151	$718,163	$733,553

FARMERS AND MECHANICS' BANK — FORT PLAIN.

F. W. BAUDER, *President.* [Organized 1887.] CHARLES G. ZIELLEY, *Cashier.*

DIRECTORS.

F. W. BAUDER, LESTER GETMAN, FAYETTE WAGNER, W. C. HACKNEY, J. W. SALTSMAN,
H. M. ELDREDGE, A. H. ECKLER, F. J. EHLE, A. L. GROS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$16,215	$16,267	$15,855	$15,647
Other securities, market value	36,553	35,880	33,030	33,760
Real estate owned	31,350	32,850	32,850	31,350
Mortgages owned	19,625	19,625	21,636	23,211
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,450	41,345	40,452	40,958
Loans and discounts secured by other collateral	124,136	118,016	114,769	152,092
Loans and discounts without collateral	341,023	356,570	353,243	319,885
Overdrafts	382	898	721	672
Due from trust companies, banks and bankers	71,526	58,506	51,375	47,472
Specie	20,949	21,381	35,633	27,714
Legal tender notes and notes of national banks	26,613	30,101	15,720	15,750
Cash items	891	4,976	940	4,238
Assets not included in any of the above heads	6,065	3,624	4,150	4,825
Add for cents	3	6	4	4
Total resources	$738,781	$740,045	$720,378	$717,578
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	47,386	43,898	44,685	45,875
Unpaid dividends, reserve for taxes, rents and dividends	49	189	115	227
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	12,597	7,741	10,418	11,977
Due depositors, not preferred	562,775	577,634	548,290	545,961
Due to trust companies, banks and bankers	8,814	14	7,437	4,467
Other liabilities	7,158	10,567	9,430	9,069
Add for cents	2	2	3	2
Total liabilities	$738,781	$740,045	$720,378	$717,578

FARMERS AND MECHANICS' BANK — JAMESTOWN.

O. N. RUSHWORTH, *President.* [215 Main street; organized 1891.] A. E. APPLEYARD, *Cashier.*

DIRECTORS.

N. CRISSEY, S. B. BURCHARD, J. A. CLARY, HAROLD E. CRISSEY, A. A. GOULD, EDWARD J. GREEN, PERRY W. GOODWIN, ELMER C. GIFFORD, ELLIOT C. HALL, O. N. RUSHWORTH, JOHN W. JOHNSON, ALBERT PETERSON, H. P. ROBERTSON, F. O. STRANDBURG, E. E. WELLMAN, FRANK A. WILCOX,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$25,000	$25,000	$29,000	$29,000
Other securities, market value	2,363	7,174	15,624	37,951
Real estate owned	5,366	5,366	5,316	5,316
Mortgages owned	166,230	159,737	161,950	159,752
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	66,814	59,939	57,387	50,993
Loans and discounts secured by other collateral	140,621	138,868	142,144	141,710
Loans and discounts without collateral	880,980	878,940	1,006,630	999,865
Overdrafts	1,162	1,859	1,159	666
Due from trust companies, banks and bankers	155,404	184,972	202,723	227,811
Specie	56,405	51,059	52,202	60,201
Legal tender notes and notes of national banks	49,760	43,102	41,069	45,045
Cash items	8,384	5,221	10,418	8,231
Assets not included in any of the above heads	2,900	5,500	3,700	7,300
Add for cents	3	3	4	5
Total resources	$1,561,392	$1,566,740	$1,729,326	$1,773,846
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	99,123	103,147	98,044	114,571
Unpaid dividends, reserve for taxes, rents and dividends	2,215	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	12,739	12,822	12,908	.....
Deposits secured by outstanding unmatured New York State bonds	10,795	11,461	11,906	16,331
Due depositors, not preferred	1,289,290	1,316,692	1,465,758	1,516,531
Due to trust companies, banks and bankers	30,681	12,057	15,914	16,540
Other liabilities	16,546	10,560	24,794	9,872
Add for cents	3	1	2	1
Total liabilities	$1,561,392	$1,566,740	$1,729,326	$1,773,846

FARMERS AND MERCHANTS' BANK — COBLESKILL.

DAVID HUBBS, *President.* [Main street; organized 1893.] JOHN R. BECKER, *Cashier.*

DIRECTORS.

DAVID HUBBS, WELLINGTON D. BECKER, JOHN R. BECKER, ALEXANDER MCMILLEN, JUDSON BURHANS, WILLIAM E. LEWIS, WARREN F. LIDDLE, VERNON M. BELLINGER, CHARLES A. WIETING.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$77,541	$76,606	$76,550	$76,850
Other securities, market value	325,125	354,500	354,737	355,162
Real estate owned	8,500	8,500	8,500	8,500
Mortgages owned	13,600	13,600	13,500	13,500
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	1,586	1,662	1,135	1,060
Loans and discounts secured by other collateral	45,859	41,880	44,246	43,822
Loans and discounts without collateral	292,405	255,090	240,512	212,968
Overdrafts	127	21	73	73
Due from trust companies, banks and bankers	88,185	147,820	75,168	110,805
Specie	25,895	30,986	34,093	31,018
Legal tender notes and notes of national banks	22,575	23,785	21,075	19,985
Cash items	637	1,452	1,436	541
Assets not included in any of the above heads	7,927	5,410	6,986	5,569
Add for cents	3	4	4	3
Total resources	$909,965	$961,316	$878,015	$879,856
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	51,603	51,040	44,343	46,677
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	5,000	5,000	5,000	5,000
Due depositors, not preferred	794,301	842,220	770,386	763,463
Due to trust companies, banks and bankers	1,953	2,380	2,694	3,856
Other liabilities	7,106	10,674	5,591	10,859
Add for cents	2	2	1	1
Total liabilities	$909,965	$961,316	$878,015	$879,856

THE FARMERS AND MERCHANTS' BANK OF SPENCER, N. Y.— SPENCER.

M. D. FISHER, *President.* [Organized 1884.] M. B. FERRIS, *Cashier.*

DIRECTORS.

M. D. FISHER, M. L. FISHER, G. F. BUTTS, A. MAX FISHER, H. H. FISHER, M. B. FERRIS, SADIE JONES,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	6,000	7,000	8,000	8,000
Mortgages owned	940	940	940	940
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,800	3,816	3,816	3,816
Loans and discounts without collateral	73,158	71,304	63,977	70,052
Overdrafts	.....	400	.....	100
Due from trust companies, banks and bankers	24,339	18,752	25,699	20,148
Specie	196	600	374	663
Legal tender notes and notes of national banks	8,000	7,473	7,300	5,800
Assets not included in any of the above heads	160	175	160	150
Add for cents	1	2	3	2
Total resources	$117,594	$111,462	$111,269	$110,671
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	10,845	9,627	10,290	10,993
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	.....	.....	600	700
Due depositors, not preferred	81,589	76,660	75,219	73,827
Other liabilities	160	175	160	150
Add for cents	.....	.....	.....	1
Total liabilities	$117,594	$111,462	$111,269	$110,671

FARMERS AND MERCHANTS' STATE BANK — ONEIDA.

A. B. MONROE, *President.* [18 Madison street; organized 1892.] T. H. JURDEN, *Cashier.*

DIRECTORS.

C. HERMAN PHILIPP, S. C. WATERMAN, E. E. COON, RHODY TOHER, IRA L. SNELL, FRANCIS STAFFORD, C. F. MUNROE, H. W. COLEY, G. L. MENZIE, A. B. MUNROE, W. E. WITTER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,140	$1,140	$1,140	$1,100
Other securities, market value	17,475	17,475	17,975	15,525
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,256	3,259	3,258	3,356
Loans and discounts secured by other collateral	31,718	35,633	35,371	32,505
Loans and discounts without collateral	172,824	165,255	162,464	180,544
Overdrafts	7	.....	.....	8
Due from trust companies, banks and bankers	101,793	146,196	77,067	119,979
Specie	6,535	6,003	6,130	7,194
Legal tender notes and notes of national banks	15,318	9,737	9,751	6,548
Cash items	1,938	7,517	6,859	4,634
Assets not included in any of the above heads	874	368	731	430
Add for cents	3	4	2	2
Total resources	$352,881	$392,587	$320,748	$371,855
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	37,891	38,556	39,072	39,064
Due depositors, not preferred	264,979	301,553	230,713	282,237
Due to trust companies, banks and bankers	.....	2,377	767	322
Other liabilities	10	100	195	230
Add for cents	1	1	1	2
Total liabilities	$352,881	$392,587	$320,748	$371,855

FIDELITY BANK — NEW YORK CITY.

EDWARD H. PEASLEE, *President.* [Madison avenue and 75th street; organized 1900.] EUGENE W. DUTTON, *Cashier.*

DIRECTORS.

E. A. S. CLARKE, EDWARD S. HARKNESS, GEORGE N. MILLER, SETH M. MILLIKEN, ROBERT OLYPHANT, EDWARD H PEASLEE, W. V. S. THORNE, B. AYMAR SANDS, MORTIMER L. SCHIFF, JAMES A. STILLMAN, ERIC P. SWENSON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$980
Other securities, market value	163,304	166,104	125,534	151,996
Real estate owned	137,000	137,000	137,000	137,000
Mortgages owned	22,000	22,000	22,000	22,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,000	13,000	13,000	.....
Loans and discounts secured by other collateral	425,650	374,100	385,400	470,700
Loans and discounts without collateral	501,914	539,275	464,337	399,947
Overdrafts	199	11	92	115
Due from trust companies, banks and bankers	139,275	115,759	276,226	135,202
Specie	77,339	59,284	56,082	58,183
Legal tender notes and notes of national banks	120,038	124,283	121,866	113,743
Cash items	9,061	2,547	4,129	2,076
Assets not included in any of the above heads	3,762	3,099	2,236	1,900
Add for cents	2	2	3	4
Total resources	$1,608,544	$1,557,464	$1,608,905	$1,493,846
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	172,531	178,814	173,515	178,302
Unpaid dividends, reserve for taxes, rents and dividends	30	.....	1,500	2,500
Due depositors, not preferred	1,162,546	1,143,799	1,141,371	1,069,712
Due to trust companies, banks and bankers	16,351	31,296	31,131	41,685
Other liabilities	57,084	3,553	61,387	1,645
Add for cents	2	2	1	2
Total liabilities	$1,608,544	$1,557,464	$1,608,905	$1,493,846

THE FIFTH AVENUE BANK OF NEW YORK — NEW YORK CITY.

A. S. FRISSELL, *President.* [530 Fifth avenue; organized 1875.] THEO. HETZLER, *Cashier.*

DIRECTORS.

GARDNER WETHERBEE, A. S. FRISSELL, JOHN D. CRIMMINS, JAMES G. CANNON, THOMAS S. VAN VOLKENBURGH, WILLIAM H. PORTER, ALFRED E. MARLING, B. H. FANCHER, HENRY R. ICKELHEIMER, HOWARD C. SMITH, CORNELIUS N. BLISS, JR.,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,136	$1,135	$1,130	$1,100
Other securities, market value	5,600	5,600	5,600	5,600
Real estate owned	552,066	552,066	552,066	552,066
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	30,750	23,500	29,750	67,250
Loans and discounts secured by other collateral	8,431,358	9,632,681	8,484,255	8,540,300
Loans and discounts without collateral	4,267,522	4,247,402	4,369,438	3,941,402
Overdrafts	11,520	9,456	10,955	12,216
Due from trust companies, banks and bankers	365,496	308,007	236,289	206,694
Specie	2,379,967	2,906,628	2,734,921	2,796,301
Legal tender notes and notes of national banks	1,549,800	1,070,035	1,030,435	1,044,775
Cash items	496,302	491,764	545,671	446,592
Assets not included in any of the above heads	41,257	32,580	27,070	22,930
Add for cents	4	4	4	4
Total resources	$18,132,778	$19,280,858	$18,027,584	$17,637,230
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	2,195,293	2,225,078	2,273,159	2,171,973
Unpaid dividends, reserve for taxes, rents and dividends	40,382	28,407	13,282	26,661
Preferred deposits, viz.:				
Due New York State savings banks	42,234	21,253	17,601	37,958
Due New York State savings and loan associations	2,724	9,436	7,334	2,248
Due depositors, not preferred	15,202,541	16,523,238	15,278,755	14,887,777
Due to trust companies, banks and bankers	23,052	18,096	15,922	14,833
Other liabilities	526,549	355,345	321,529	395,776
Add for cents	3	5	2	4
Total liabilities	$18,132,778	$19,280,858	$18,027,584	$17,637,230

THE FIRST STATE BANK — CANISTEO.

D. C. HUNTER, *President.* [Depot street; organized 1897.] W. E. HUNTER, *Cashier.*

DIRECTORS.

D. C. HUNTER, W. E. HUNTER, J. L. SEELY, JR. W. C. ACKER, JACOB VICKERS,
L. J. SIMPSON, W. P. GOFF, H. P. JACK. G. H. CHAPIN, T. S. ROBLEE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$4,040	$16,070	$16,000	$14,000
Other securities, market value	16,810	16,377	16,324	16,324
Real estate owned	3,600	3,600	3,600	3,600
Mortgages owned	4,550	4,550	4,550	4,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,644	5,301	7,293	5,137
Loans and discounts secured by other collateral	39,181	22,067	25,618	32,329
Loans and discounts without collateral	135,456	146,173	155,486	158,180
Overdrafts	196	339	452	171
Due from trust companies, banks and bankers	33,175	28,426	44,306	23,867
Specie	3,233	3,040	3,300	3,676
Legal tender notes and notes of national banks	13,843	12,789	13,459	11,458
Cash items	1,009	966	619	739
Add for cents	4	4	5	4
Total resources	$260,741	$259,702	$291,012	$274,185
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	14,556	14,124	15,544	16,395
Unpaid dividends, reserve for taxes, rents and dividends	.....	500	500	1,000
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	1,452	1,836	1,690	1,952
Due depositors, not preferred	219,560	204,982	235,546	222,176
Bills payable	.....	12,000	12,000	7,000
Other liabilities	171	1,258	731	661
Add for cents	2	2	1	1
Total liabilities	$260,741	$259,702	$291,012	$274,185

FLORAL PARK BANK — FLORAL PARK.

EDWARD L. FROST, *President.* [Tyson Block; organized 1908.] CHARLES H. VAN NOSTRAND, *Cashier*

DIRECTORS.

THOMAS W. ALBERTSON, JACOB LAUER, JOHN F. KLEIN, L. R. SUYDAM, J. MAYNARD KISSAM, BERNHARD LOEW, JOTHAM POST, ARTHUR H. GOLDSMITH, ISAAC S. HENDRICKSON, GEORGE W. COVERT, FREDERICK C. HICKS, EDWARD L. FROST, GEORGE A. WIGGINS, DAVID W. SYME, GEORGE S. EMORY, CHAS. H. VAN NOSTRAND,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$17,500	$17,500	$17,500	$16,000
Other securities, market value	81,950	80,662	77,775	80,568
Real estate owned	.....	4,200	11,366	17,310
Mortgages owned	47,950	47,950	47,950	47,950
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	11,181	10,875	7,800	8,000
Loans and discounts secured by other collateral	6,050	5,750	6,650	5,650
Loans and discounts without collateral	33,171	34,000	22,056	25,944
Due from trust companies, banks and bankers	13,816	19,429	23,538	41,967
Specie	1,418	1,703	1,542	2,035
Legal tender notes and notes of national banks	9,848	11,123	10,841	16,796
Cash items	.....	.....	80	.....
Assets not included in any of the above heads	2,539	1,920	2,078	2,403
Add for cents	3	2	2	4
Total resources	$225,426	$235,114	$229,178	$264,627
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	30,279	29,509	26,430	29,639
Unpaid dividends, reserve for taxes, rents and dividends	1,552	524	1,450	843
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	322	363	500	656
Due depositors, not preferred	166,057	178,348	174,060	206,908
Due to trust companies, banks and bankers	.....	.....	.....	214
Other liabilities	2,213	1,367	1,736	1,364
Add for cents	3	3	2	3
Total liabilities	$225,426	$235,114	$229,178	$264,627

THE FREEPORT BANK OF FREEPORT, QUEENS COUNTY, NEW YORK — FREEPORT.

JOHN J. RANDALL, *President.* [23–25 South Main street; organized 1892.] WILLIAM S. HALL, *Cashier.*

DIRECTORS.

SMITH COX, WALLACE H. CORNWELL, WILLIAM E. GOLDER, WILLIAM S. HALL, GEORGE M. RANDALL, EDGAR JACKSON, WILLIAM G. MILLER, D. WESLEY PINE, COLES PETTIT, HARVEY B. SMITH, JOHN J. RANDALL, DANIEL B. RAYNOR,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$84,071	$81,340	$81,562	$144,578
Other securities, market value	143,920	143,540	138,648	79,302
Real estate owned	34,200	34,200	34,200	34,200
Mortgages owned	107,190	106,190	107,190	105,690
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,365	6,265	7,215	19,790
Loans and discounts secured by other collateral	39,927	34,161	33,691	34,109
Loans and discounts without collateral	205,936	214,685	225,028	197,178
Overdrafts	.....	14	62	146
Due from trust companies, banks and bankers	66,845	77,913	76,853	117,852
Specie	7,272	10,012	9,972	11,863
Legal tender notes and notes of national banks	34,528	27,499	34,139	38,521
Cash items	1,462	376	3,658	347
Assets not included in any of the above heads	7,200	5,400	7,860	5,000
Add for cents	5	4	4	4
Total resources	$738,921	$741,599	$760,082	$788,580
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	82,610	79,563	78,733	79,607
Due depositors, not preferred	620,445	627,865	646,523	676,146
Due to trust companies, banks and bankers	807	1,214	225	209
Other liabilities	5,057	2,954	4,600	2,616
Add for cents	2	3	1	2
Total liabilities	$738,921	$741,599	$760,082	$788,580

GERMAN AMERICAN BANK OF BUFFALO, N. Y.— BUFFALO.

EDWIN G. S. MILLER, *President.* [424–426 Main street; organized 1882.] EDWARD A. WEPPNER, *Cashier.*

DIRECTORS.

EDWIN G. S. MILLER, HENRY C. ZELLER, OLIVER CABANA, JR. — HENRY C. STEUL, JOSEPH KAM, ALFRED A. BERRICK, — GEO. J. MEYER, HARDIN H. LITTELL, GEORGE M. ZIMMERMANN, — EDWIN R. SMITH, CHARLES R. HUNTLEY, EDWARD L. KOONS, — LOUIS A. FISCHER, JACOB GERHARD LANG, EDWARD A. WEPPNER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$164,000	$164,000	$164,000	$164,000
Other securities, market value	1,204,844	1,209,407	1,249,500	1,304,700
Real estate owned	300,000	300,000	300,000	476,000
Mortgages owned	8,890	6,890	6,890	5,390
Loans and discounts secured by bond and m't'ge,deed or other real est. collateral	203,097	143,376	136,326	109,249
Loans and discounts secured by other collateral	1,754,270	1,840,120	1,795,165	2,012,444
Loans and discounts without collateral	3,500,635	3,815,043	3,972,624	4,127,577
Overdrafts	4,851	2,448	6,051	2,133
Due from trust companies, banks and bankers	861,595	1,054,004	1,202,006	1,266,545
Specie	33,602	45,479	45,359	123,191
Legal tender notes and notes of national banks	485,237	409,224	434,021	478,069
Cash items	69,288	33,301	62,502	50,703
Assets not included in any of the above heads	45,612	35,983	39,256	40,320
Add for cents	2	3	4	5
Total resources	$8,635,923	$9,059,278	$9,413,704	$10,160,326
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	586,982	586,090	572,788	601,362
Unpaid dividends, reserve for taxes, rents and dividends	7,500	.....	2,500	5,000
Preferred deposits, viz.:				
Due New York State savings banks	433,739	435,960	436,048	436,000
Due New York State savings and loan associations	62,184	59,688	50,537	34,000
Other deposits secured by pledge of bank assets	270,332	137,043	234,324	272,375
Due depositors, not preferred	6,338,618	6,890,969	7,157,683	7,641,717
Due to trust companies, banks and bankers	379,310	412,960	416,100	612,317
Other liabilities	57,254	36,564	43,722	57,553
Add for cents	4	4	2	2
Total liabilities	$8,635,923	$9,059,278	$9,413,704	$10,160,326

THE GERMAN AMERICAN BANK — NEW YORK CITY.

SAMUEL M. SCHAFER, *Vice-President.* [23 Broad street; organized 1870.] J. F. FREDERICKS, *Cashier.*

DIRECTORS.

HENRY BLOCK, OSCAR DRESSLER, J. F. FREDERICKS, HARMON W. HENDRICKS, ALBERT TAG, HENRY R. KUNHARDT, MARTIN J. QUINN, EDWARD N. TAILER, ALFRED ROELKER, EDWARD SCHAFER, FREDERICK VON BERNUTH, SAMUEL M. SCHAFER, D. SCHNAKENBERG.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$93,250	$93,500	$91,000	$91,250
Other securities, market value	188,895	187,550	185,000	181,950
Real estate owned	5,300	5,300	5,300	5,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,500	11,500	11,500	11,500
Loans and discounts secured by other collateral	1,823,551	2,180,386	1,877,154	1,938,904
Loans and discounts without collateral	1,966,496	1,814,188	1,930,162	1,779,177
Overdrafts	228	92	.....	448
Due from trust companies, banks and bankers	313,874	264,561	253,103	211,656
Specie	852,030	868,357	868,415	833,251
Legal tender notes and notes of national banks	261,047	239,282	237,437	238,606
Cash items	1,938,398	1,990,751	1,501,946	1,825,531
Assets not included in any of the above heads	15,000	12,000	12,000	10,000
Add for cents	2	3	3	2
Total resources	$7,469,571	$7,667,470	$6,973,020	$7,127,575
LIABILITIES.				
Capital	$750,000	$750,000	$750,000	$750,000
Surplus, including all undivided profits (market value)	747,087	715,240	683,916	678,250
Unpaid dividends, reserve for taxes, rents and dividends	14,593	3,730	7,206	10,818
Preferred deposits, viz.: Due New York State savings banks	362,478	372,131	368,987	331,012
Due depositors, not preferred	5,468,368	5,725,111	5,069,267	5,111,728
Due to trust companies, banks and bankers	35,101	36,816	23,854	29,719
Other liabilities	91,942	64,439	69,786	216,046
Add for cents	2	3	4	2
Total liabilities	$7,469,571	$7,667,470	$6,973,020	$7,127,575

THE GERMAN EXCHANGE BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

JOSEPH M. ADRIAN, *President.* [330 Bowery; organized 1872.] GEORGE KERN *Cashier*

DIRECTORS.

CHARLES L. ADRIAN, JOSEPH M. ADRIAN, LOUIS A. FAHS, S. NIEWENHOUS, THOMAS ROTHMANN,
GEORGE M. ADRIAN, ROBERT F. AMEND, JOSEPH FREY, HENRY A. PETERSEN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$442,000	$444,000	$429,500	$335,875
Other securities, market value	99,206	156,137	155,690	130,074
Real estate owned	110,000	110,000	110,000	110,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	120,271	125,271	117,161	113,246
Loans and discounts secured by other collateral	396,616	314,743	370,891	263,756
Loans and discounts without collateral	2,323,317	2,360,592	2,459,351	2,830,255
Overdrafts	196	195	108	48
Due from trust companies, banks and bankers	1,076,683	619,936	396,765	284,776
Specie	568,532	556,107	559,152	557,490
Legal tender notes and notes of national banks	396,891	333,297	379,260	328,323
Cash items	225,163	151,448	177,556	178,736
Assets not included in any of the above heads	4,000	6,760	5,500	4,500
Add for cents	3	3	5	3
Total resources	$5,762,878	$5,178,489	$5,160,939	$5,137,082
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	817,389	815,805	815,488	825,620
Unpaid dividends, reserve for taxes, rents and dividends	360	370	5,350	5,530
Preferred deposits, viz.: Due New York State savings and loan associations	2,649	2,842	3,288	3,310
Due depositors, not preferred	4,736,880	4,158,512	4,113,637	3,995,550
Due to trust companies, banks and bankers	.....	.....	20,000	5,201
Bills payable	.....	.....	.....	100,000
Other liabilities	5,599	959	3,174	1,870
Add for cents	1	1	2	1
Total liabilities	$5,762,878	$5,178,489	$5,160,939	$5,137,082

THE GERMANIA BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

EDWARD C. SCHAEFER, *President.* [190–194 Bowery; organized 1869.] LOFTIN LOVE, *Cashier.*

DIRECTORS.

EDWARD C. SCHAEFER, BERNHARD BEINECKE, CHARLES A. KING, DANIEL BRUBACHER, OTTO M. EIDLITZ, LOUIS P. BACH, OSCAR F. ZOLLIKOFFER, GUSTAV LINDENMEYR, EDWARD BENNECHE, CHARLES GULDEN, WILLIAM H. SCHMIDT, JOHN RHEINFRANK, CHARLES A. STADLER, J. CHR. G. HUPFEL, THOS. G. O'CONNOR.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$125,822	$124,886	$122,625	$120,792
Other securities, market value	1,216,851	1,170,828	1,147,684	1,190,226
Real estate owned	530,361	530,361	530,361	530,767
Mortgages owned	35,000	35,000	35,000	36,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	10,000	9,350	9,150	9,150
Loans and discounts secured by other collateral	1,389,453	1,244,130	1,103,421	961,358
Loans and discounts without collateral	2,724,712	2,604,528	2,820,068	2,606,258
Overdrafts	166	.....	30	7
Due from trust companies, banks and bankers	567,768	820,565	696,490	1,306,994
Specie	1,432,270	1,255,338	1,389,006	1,277,075
Legal tender notes and notes of national banks	258,000	253,000	258,000	254,000
Cash items	440,315	286,941	365,742	485,798
Assets not included in any of the above heads	32,220	25,296	26,066	25,323
Add for cents	5	2	4	4
Total resources	$8,762,943	$8,360,225	$8,503,647	$8,803,752
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	1,053,032	1,056,424	1,034,562	1,038,639
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	1,000	937
Preferred deposits, viz.:				
Due New York State savings banks	823,269	806,240	847,238	789,440
Deposits secured by outstanding unmatured New York State bonds	50,000	50,000	50,000	50,000
Due depositors, not preferred	6,460,329	6,173,218	6,314,874	6,658,594
Due to trust companies, banks and bankers	29,542	62,057	41,889	42,481
Other liabilities	146,769	12,284	14,082	23,659
Add for cents	2	2	2	2
Total liabilities	$8,762,943	$8,360,225	$8,503,647	$8,803,752

THE GLEN COVE BANK OF GLEN COVE — GLEN COVE.

F. E. WILLITS, *President.* [Organized 1892.] J. C. SMALL, *Cashier.*

DIRECTORS.

SIDNEY B. BOWNE, AUGUSTUS G. COCK, E. T. PAYNE, S. J. SEAMAN, F. E. WILLITS, DAVID N. GAY, CHARLES P. VALENTINE, D. J. HEGEMAN, F. B. EDMONDS, DANIEL UNDERHILL, JAMES WILLITS, HERBERT S. BOWNE, HERBERT K. DODGE, HERBERT L. PRATT, JOHN V. C. HEGEMAN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$23,062	$23,057	$22,887	$22,887
Other securities, market value	497,143	512,836	483,547	493,447
Real estate owned	48,270	48,270	48,270	48,270
Mortgages owned	210,500	225,516	240,416	249,150
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	18,000	18,000	18,000	24,000
Loans and discounts secured by other collateral	171,607	22,342	26,927	22,592
Loans and discounts without collateral	231,667	302,865	305,821	220,323
Overdrafts	49	13	9	58
Due from trust companies, banks and bankers	159,230	97,709	109,544	347,217
Specie	53,295	52,621	56,583	62,345
Legal tender notes and notes of national banks	23,690	28,400	27,335	24,985
Cash items	457	524	2,770	814
Assets not included in any of the above heads	18,803	18,624	18,545	18,273
Add for cents	3	4	5	4
Total resources	$1,455,776	$1,350,781	$1,360,659	$1,534,365
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	86,926	85,823	81,168	83,202
Unpaid dividends, reserve for taxes, rents and dividends	699	498	799	1,464
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	2,846	2,617	2,743	3,583
Due depositors, not preferred	1,305,962	1,205,310	1,211,645	1,389,471
Due to trust companies, banks and bankers	339	436	.....	2,017
Bills payable	.....	.....	5,000	.....
Other liabilities	9,001	6,094	9,302	4,625
Add for cents	3	3	2	3
Total liabilities	$1,455,776	$1,350,781	$1,360,659	$1,534,365

THE GREENWICH BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

WILLIAM C. DUNCAN, *President.* [402 Hudson street; organized 1855.] FRANK HAMMOND, *Cashier.*

DIRECTORS.

WILLIAM W. BARBOUR, HENRY R. CARSE, JAMES M. DONALD, WILLIAM C. DUNCAN, FRANK L. FROMENT, R. FLEMING HANDY, HENRY HEIDE, JULIUS MAUTNER, GEORGE RAMSEY, CHARLES HERBERT SMITH, CHARLES E. ORVIS, LEE SHUBERT, ALEXANDER WALKER, CHARLES SHONINGER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$152,960	$152,960	$227,019	$226,519
Other securities, market value	28,875	28,875	28,770	28,730
Real estate owned	115,000	116,452	113,500	113,500
Mortgages owned	3,000	3,000	4,283	4,283
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	65,496	46,935	42,930	47,443
Loans and discounts secured by other collateral	1,675,801	2,320,590	2,358,499	999,322
Loans and discounts without collateral	7,089,303	6,617,612	6,570,684	7,252,390
Overdrafts	45	32	247	223
Due from trust companies, banks and bankers	1,561,390	1,400,159	1,309,032	1,503,553
Specie	2,394,362	2,488,227	2,546,858	2,209,665
Legal tender notes and notes of national banks	219,000	233,000	245,000	240,000
Cash items	819,545	670,967	682,894	676,611
Assets not included in any of the above heads	52,600	50,400	45,800	41,200
Add for cents	4	3	4	3
Total resources	$14,177,381	$14,129,212	$14,175,520	$13,343,442
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	987,281	1,032,332	1,047,243	1,080,863
Unpaid dividends, reserve for taxes, rents and dividends	21,187	3,445	7,957	11,128
Preferred deposits, viz.: Due New York State savings banks	558,618	471,591	512,346	455,343
Due depositors, not preferred	10,348,385	10,299,194	10,223,206	9,301,014
Due to trust companies, banks and bankers	1,744,067	1,805,469	1,814,005	1,912,521
Other liabilities	17,841	17,179	70,761	82,570
Add for cents	2	2	2	3
Total liabilities	$14,177,381	$14,129,212	$14,175,520	$13,343,442

HEMPSTEAD BANK — HEMPSTEAD.

EDWARD COOPER, *President.* [52 Main street; organized 1877.] CHARLES E. PATTERSON, *Cashier.*

DIRECTORS.

EDWARD COOPER, JOSEPH E. FIRTH, ROBERT SEABURY, MARTIN V. W. HALL, WILLIAM S. HALL, JOHN K. VAN VRANKEN, WILLIAM POST,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$319,825	$317,675	$316,675	$311,300
Other securities, market value	203,900	200,357	216,891	219,019
Real estate owned	95,725	95,725	95,725	95,725
Mortgages owned	187,900	208,900	214,400	213,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,433	4,591	4,388	4,670
Loans and discounts secured by other collateral	102,200	58,317	15,353	24,716
Loans and discounts without collateral	156,086	176,714	197,531	188,576
Overdrafts	52	26	11	39
Due from trust companies, banks and bankers	102,801	170,813	157,863	219,041
Specie	19,905	20,873	20,406	22,850
Legal tender notes and notes of national banks	48,434	56,338	44,491	47,266
Cash items	1,308	3,250	983	1,126
Assets not included in any of the above heads	25,722	13,043	21,291	15,095
Add for cents	2	3	3	4
Total resources	$1,268,293	$1,326,625	$1,306,011	$1,362,827
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	179,059	169,090	169,148	171,460
Due depositors, not preferred	1,039,495	1,116,530	1,084,536	1,147,816
Due to trust companies, banks and bankers	8,364	6,921	11,627	5,754
Other liabilities	11,373	4,083	10,697	7,796
Add for cents	2	1	3	1
Total liabilities	$1,268,293	$1,326,625	$1,306,011	$1,362,827

HILLSIDE BANK — RICHMOND HILL.

JOEL FOWLER, *President.* [3302 Jamaica avenue; organized 1906.] FREDERICK BOSCHEN, *Cashier.*

DIRECTORS.

JOEL FOWLER, GEO. C. DICKEL, ALBERT L. VOLTZ, WILLIAM H. WADE, JAMES A. BELL, FREDERICK BOSCHEN. JOHN KERZ,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	S tatement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,010	$1,000	$1,000	$980
Other securities, market value	119,110	116,580	124,035	117,320
Real estate owned	39,700	39,700	39,700	39,700
Mortgages owned	17,600	17,600	17,400	17,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	53,629	59,623	49,757	51,351
Loans and discounts secured by other collateral	48,902	32,553	36,800	22,601
Loans and discounts without collateral	195,297	215,973	220,448	249,094
Overdrafts	3	75	49	84
Due from trust companies, banks and bankers	42,267	51,243	45,527	69,690
Specie	21,411	28,112	29,194	28,298
Legal tender notes and notes of national banks	21,600	14,500	22,740	27,450
Cash items	5,556	951	3,685	1,825
Assets not included in any of the above heads	1,600	1,120	1,757	1,220
Add for cents	2	3	1	4
Total resources	$567,687	$579,033	$592,123	$627,017
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	35,491	34,482	29,846	29,532
Unpaid dividends, reserve for taxes, rents and dividends	1,350	.....	1,200	758
Preferred deposits, viz.: Due New York State savings and loan associations	20,027	19,306	13,867	11,001
Due depositors, not preferred	401,476	424,364	445,662	485,209
Bills payable	7,500	.....	.....	.....
Other liabilities	1,841	880	1,546	514
Add for cents	2	1	2	3
Total liabilities	$567,687	$579,033	$592,123	$627,017

HOMESTEAD BANK OF BROOKLYN — BROOKLYN.

E. L. ROCKEFELLER, *President.* [141 Pennsylvania avenue; organized 1907.] GEORGE L. PORTER, *Cashier.*

DIRECTORS.

CHARLES J. BENISCH, JOHN C. CREVELING, FREDERICK W. HEARN, SAMUEL PALLEY, E. L. ROCKEFELLER, RUDOLPH REIMER, JR., JAMES P. RUYL, JOHN G. BUEHLER, BERNHARD SCHUBERT, J. V. N. SIMONSON, JOHN A. VANDERVEER, JOHN L. VANDERVEER, WM. F. RYERSON, OSCAR W. SWIFT.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$11,415	$11,275	$10,184	$11,045
Other securities, market value	66,712	66,335	63,400	63,675
Real estate owned	98,264	98,264	99,005	99,045
Mortgages owned	44,475	44,350	44,025	43,975
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,137	19,308	15,550	15,174
Loans and discounts secured by other collateral	36,639	31,979	55,659	34,156
Loans and discounts without collateral	356,448	348,696	394,872	378,184
Overdrafts	61	218	61	.....
Due from trust companies, banks and bankers	57,554	67,534	113,624	97,857
Specie	39,204	24,329	26,040	34,655
Legal tender notes and notes of national banks	26,750	15,530	16,200	22,600
Cash items	8,125	4,739	9,304	6,651
Assets not included in any of the above heads	9,614	9,375	9,195	9,754
Add for cents	5	4	6	5
Total resources	$771,403	$741,936	$857,125	$816,776
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	70,833	67,546	64,978	63,528
Unpaid dividends, reserve for taxes, rents and dividends	1,366	46	8	1,472
Due depositors, not preferred	477,173	453,270	496,816	528,678
Due to trust companies, banks and bankers	1,539	976	33,572	3,000
Bills payable	.....	.....	40,000	.....
Other liabilities	20,490	20,097	21,750	20,097
Add for cents	2	1	1	1
Total liabilities	$771,403	$741,936	$857,125	$816,776

HOYT AND ELLIS STATE BANK — ANTWERP.

ALBERT HOYT, *President.* [Main street; organized 1910.] FRANK J. HOYT, *Cashier.*

DIRECTORS.

ALBERT HOYT, WILLARD S. AUGSBURY, FRANK J. HOYT, GEO. E. BAILEY, GARY H. WOOD,
FRANK J. BAUMERT, GEO. V. S. CAMP, MARY J. ELLIS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	33,250	33,250	32,250	35,250
Real estate owned	3,800	3,800	3,800	3,800
Mortgages owned	14,070	11,870	10,170	10,170
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,100	5,100	5,800	5,700
Loans and discounts secured by other collateral	36,500	30,700	24,700	23,400
Loans and discounts without collateral	41,537	37,781	50,251	54,535
Overdrafts	2	.....	3	26
Due from trust companies, banks and bankers	26,382	31,237	27,889	50,976
Specie	4,764	3,355	3,149	4,774
Legal tender notes and notes of national banks	3,566	3,885	2,071	2,500
Assets not included in any of the above heads	1,800	1,700	1,900	2,000
Add for cents	2	1	2	1
Total resources	$171,773	$163,679	$162,985	$194,132
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	16,273	15,065	16,631	18,410
Due depositors, not preferred	129,367	122,913	119,298	148,969
Due to trust companies, banks and bankers	632	.....	1,173	752
Other liabilities	500	700	881	1,000
Add for cents	1	1	2	1
Total liabilities	$171,773	$163,679	$162,985	$194,132

THE INTERNATIONAL BANK — NEW YORK CITY.

THOMAS H. HUBBARD, *President.* [60 Wall street; organized 1902.] ALFRED J. McGRATH, *Cashier.*

DIRECTORS.

CHARLES B. ALEXANDER, ERSKINE HEWITT, JOHN HUBBARD, WILLIAM H. TAYLOR, THOMAS H. HUBBARD, VALENTINE P. SNYDER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$41,568	$23,223	$1,002	$990
Other securities, market value	70,437	107,207	106,238	92,138
Loans and discounts secured by other collateral	1,982,605	1,779,108	1,995,879	1,721,815
Loans and discounts without collateral	250,163	243,291	179,742	153,189
Overdrafts	124	.....	.....	.....
Due from trust companies, banks and bankers	459,807	505,213	413,610	389,143
Specie	252,225	231,033	278,960	210,047
Legal tender notes and notes of national banks	47,710	40,070	48,643	62,071
Cash items	7	390	10	326
Assets not included in any of the above heads	6,903	5,055	7,325	7,601
Add for cents	3	3	4	4
Total resources	$3,111,552	$2,934,593	$3,031,413	$2,637,324
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	112,289	123,918	143,381	133,502
Unpaid dividends, reserve for taxes, rents and dividends	26,000	1,300	2,800	4,150
Due depositors, not preferred	2,260,721	2,084,043	2,158,488	1,833,775
Due to trust companies, banks and bankers	203,914	217,218	218,517	155,130
Other liabilities	8,626	8,114	8,226	10,765
Add for cents	2	.....	1	2
Total liabilities	$3,111,552	$2,934,593	$3,031,413	$2,637,324

THE JOHNSTOWN BANK — JOHNSTOWN.

JOHN G. FERRES, *President.* [106 West Main street; organized 1879.] WILLIAM McKIE, *Cashier.*

DIRECTORS.

BORDEN D. SMITH, JOHN G. FERRES, WM. C. HACKNEY, DANIEL McMARTIN, HENRY VEGHTE, F. E. MOYER, MARTIN COLLINS, WM. McKIE, JAMES L. NORTHRUP, JAMES D. PIERSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$8,446	$2,349	$2,349	$1,025
Other securities, market value	284,610	283,560	278,840	286,840
Real estate owned	27,500	27,500	27,500	33,500
Mortgages owned	20,250	28,250	29,250	35,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	54,783	48,433	46,921	53,921
Loans and discounts secured by other collateral	302,003	276,420	314,519	292,613
Loans and discounts without collateral	791,746	870,610	862,531	837,931
Overdrafts	3,389	91	293	74
Due from trust companies, banks and bankers	195,973	123,571	117,462	143,680
Specie	33,865	34,287	32,765	35,917
Legal tender notes and notes of national banks	47,168	53,725	63,408	54,047
Cash items	793	4,245	1,925	5,633
Assets not included in any of the above heads	12,187	11,240	8,560	11,932
Add for cents	3	3	3	3
Total resources	$1,782,716	$1,764,284	$1,786,326	$1,792,366
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	232,281	235,214	237,171	237,662
Unpaid dividends, reserve for taxes, rents and dividends	3,545	15	10	55
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	283	.....	.....	.....
Due depositors, not preferred	1,404,287	1,393,605	1,422,857	1,416,131
Due to trust companies, banks and bankers	161	478	1,429	7,090
Other liabilities	42,157	34,971	24,858	31,426
Add for cents	2	1	1	2
Total liabilities	$1,782,716	$1,764,284	$1,786,326	$1,792,366

THE JULIAND BANK — GREENE.

JOSEPH E. JULIAND, *President.* [Organized 1893.] WILLIAM J. RUSSELL, *Cashier.*

DIRECTORS.

JOSEPH E. JULIAND, WILLIAM F. RUSSELL, CHARLES H. GRAVES, WILLIAM J. RUSSELL, CHARLES W. GRAY, LEE R. HARRISON, HENRY M. JULIAND,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,010	$1,020	$36,390	$1,010
Other securities, market value	43,610	40,910	1,000	38,230
Real estate owned	7,000	7,000	7,000	7,000
Mortgages owned	35,838	43,838	43,838	43,838
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,850	1,750	.....	.....
Loans and discounts secured by other collateral	19,400	19,906	20,825	25,662
Loans and discounts without collateral	97,900	98,764	105,010	106,732
Overdrafts	166	66	96	66
Due from trust companies, banks and bankers	51,223	40,889	47,786	39,916
Specie	5,909	6,041	6,212	6,349
Legal tender notes and notes of national banks	9,243	9,911	8,755	7,698
Cash items	72	89	99	544
Assets not included in any of the above heads	800	700	1,100	900
Add for cents	1	3	2	2
Total resources	$274,022	$270,887	$278,113	$277,947
LIABILITIES.				
Capital	$35,000	$35,000	$35,000	$35,000
Surplus, including all undivided profits (market value)	42,276	43,232	42,575	44,682
Due depositors, not preferred	196,745	192,655	200,537	198,264
Add for cents	1	.....	1	1
Total liabilities	$274,022	$270,887	$278,113	$277,947

MADRID BANK — MADRID.

A. D. WHITNEY, *President.* [Main street; organized 1896.] FRANK M. PECK, *Cashier.*

DIRECTORS.

A. D. WHITNEY, F. J. MERRIMAN, O. V. VEITCH, W. E. GRIFFITH, JOHN HAIG, W. C. GAGE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$4,488	$3,943	$3,768	$3,850
Other securities, market value	56,541	57,896	54,742	65,363
Real estate owned	1,000	1,000	1,000	1,000
Mortgages owned	1,075	825	825	725
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,589	6,739	6,739	6,739
Loans and discounts secured by other collateral	9,000	5,700	7,200	7,500
Loans and discounts without collateral	66,543	72,086	69,372	81,064
Overdrafts	188	246	440	84
Due from trust companies, banks and bankers	20,092	15,440	22,302	17,913
Specie	789	828	988	1,109
Legal tender notes and notes of national banks	11,127	12,646	9,912	8,789
Cash items	530	34	5	.....
Assets not included in any of the above heads	1,022	907	964	1,337
Add for cents	5	4	3	3
Total resources	$178,989	$178,294	$178,260	$195,476
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	26,726	26,325	25,986	28,330
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	870	900	972	1,097
Due depositors, not preferred	125,455	125,072	125,452	139,540
Due to trust companies, banks and bankers	130	45	.....	438
Other liabilities	805	950	850	1,070
Add for cents	3	2	.....	1
Total liabilities	$178,989	$178,294	$178,260	$195,476

THE MANHATTAN COMPANY — NEW YORK CITY.

STEPHEN BAKER, *President.* [40 Wall street; organized 1799.] DAVID H. PIERSON, *Cashier.*

DIRECTORS.

JAMES TALCOTT, HENRY K. MCHARG, STEPHEN BAKER, FREDERICK G. BOURNE, B. H. BORDEN, R. W. PATERSON, WILLIAM S. TOD, JAMES SPEYER, WILLIAM SLOANE, WALTER JENNINGS, SAMUEL SLOAN, PIERRE JAY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,758,513	$2,738,500	$2,691,000	$2,691,000
Other securities, market value	4,181,697	4,192,235	4,175,345	4,202,292
Real estate owned	900,000	900,000	900,000	900,000
Loans and discounts secured by other collateral	17,126,490	16,976,526	15,017,793	15,889,765
Loans and discounts without collateral	8,179,535	7,954,743	7,387,749	7,007,046
Overdrafts	.....	13,805	.....	.....
Due from trust companies, banks and bankers	1,848,434	2,388,316	2,685,230	2,364,762
Specie	10,178,102	6,696,014	8,210,477	7,773,793
Legal tender notes and notes of national banks	1,638,300	1,568,000	1,983,700	1,841,400
Cash items	14,872,827	15,695,771	18,616,156	14,864,219
Assets not included in any of the above heads	139,010	112,261	109,034	98,788
Add for cents	4	3	3	3
Total resources	$61,822,912	$59,236,174	$61,776,487	$57,633,068
LIABILITIES.				
Capital	$2,050,000	$2,050,000	$2,050,000	$2,050,000
Surplus, including all undivided profits (market value)	4,764,121	4,960,016	4,756,774	4,993,418
Unpaid dividends, reserve for taxes, rents and dividends	217,495	33,230	221,654	55,079
Preferred deposits, viz.:				
Due New York State savings banks	4,374,086	3,880,513	5,066,118	4,017,133
Deposits secured by outstanding unmatured New York State bonds	1,047,015	1,471,382	1,101,299	902,015
Due depositors, not preferred	35,352,664	33,000,894	33,247,648	30,192,453
Due to trust companies, banks and bankers	11,837,890	13,276,239	14,351,815	14,297,835
Other liabilities	2,179,638	563,897	981,175	1,125,133
Add for cents	3	3	4	2
Total liabilities	$61,822,912	$59,236,174	$61,776,487	$57,633,068

MANUFACTURERS' BANK OF COHOES — COHOES.

HARVEY S. GREENE, *President.* [89–91 Remsen street; organized 1872.] J. S. CLUTE, *Cashier.*

DIRECTORS.

HARVEY S. GREENE, JOHN W. FORD, J. S. CLUTE, DAVID H. VAN AUKEN, ABNER J. GRIFFIN, WILLIAM D. BOSWELL, FREDERICK W. KAVANAUGH, CHARLES F. NORTH, JOHN E. MACLEAN, EDWARD C. DOYLE, JAMES TIERNEY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$40,750	$41,000
Other securities, market value	202,066	182,700	202,735	202,286
Real estate owned	50,000	50,000	50,000	50,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	52,456	52,715	57,490	53,160
Loans and discounts secured by other collateral	99,727	105,727	126,180	133,663
Loans and discounts without collateral	490,544	451,692	462,909	427,820
Overdrafts	124	57	153	77
Due from trust companies, banks and bankers	88,661	91,538	98,370	98,962
Specie	13,860	18,058	9,582	14,750
Legal tender notes and notes of national banks	63,634	39,548	62,775	48,874
Cash items	513	1,961	2,092	3,071
Assets not included in any of the above heads	2,857	2,542	2,736	2,891
Add for cents	4	3	3	3
Total resources	$1,065,446	$997,541	$1,115,775	$1,076,557
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	81,408	76,217	78,090	78,972
Unpaid dividends, reserve for taxes, rents and dividends	.....	48	.....	33
Preferred deposits, viz.:				
Due New York State savings banks	63,073	60,073	63,073	63,073
Deposits secured by outstanding unmatured New York State bonds	.....	.....	.....	40,000
Other deposits secured by pledge of bank assets	1,703	1,981	1,973	2,139
Deposits otherwise preferred	.....	10,000	10,000	10,000
Due depositors, not preferred	809,678	745,401	853,187	688,203
Due to trust companies, banks and bankers	2,326	1,617	4,576	303
Bills payable	.....	.....	.....	50,000
Other liabilities	7,255	2,201	4,873	43,833
Add for cents	3	3	3	1
Total liabilities	$1,065,446	$997,541	$1,115,775	$1,076,557

MARKET BANK OF BUFFALO — BUFFALO.

ELLIOTT C. McDOUGAL, *President.* [598–600 Main street; organized 1903.] GEORGE MEADWAY *Cashier.*

DIRECTORS.

SPENCER CLINTON, ELLIOTT C. McDOUGAL, JOHN N. SCATCHERD, JOHN G. MILBURN, CARLTON M. SMITH, ROBERT K. ROOT, GEORGE URBAN, JR. LAURENCE D. RUMSEY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$1,008	$1,006	$1,006	$986
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	250	.....	.....	.....
Loans and discounts secured by other collateral	506,758	485,582	428,443	575,583
Loans and discounts without collateral	391,295	427,730	536,169	426,867
Overdrafts	57	183	611	128
Due from trust companies, banks and bankers	430,207	349,786	330,614	329,867
Specie	47,678	48,063	46,397	59,013
Legal tender notes and notes of national banks	5,811	7,167	7,987	10,340
Cash items	13,302	10,387	17,563	20,431
Assets not included in any of the above heads	7,024	5,116	5,889	5,682
Add for cents	4	4	3	3
Total resources	$1,403,394	$1,335,024	$1,374,682	$1,428,900
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	61,234	59,367	62,660	63,252
Unpaid dividends, reserve for taxes, rents and dividends	.....	400	700	1,200
Preferred deposits, viz.:				
Due New York State savings banks	80,000	85,000	90,000	90,000
Due New York State savings and loan associations	7,095	20,415	17,992	14,723
Due depositors, not preferred	1,119,967	1,036,593	1,069,873	1,140,344
Due to trust companies, banks and bankers	28,949	29,211	29,506	14,805
Other liabilities	6,147	4,035	3,949	4,575
Add for cents	2	3	2	1
Total liabilities	$1,403,394	$1,335,024	$1,374,682	$1,428,900

THE MATTITUCK BANK, MATTITUCK.

JOHN M. LUPTON, *President.* [Pike street; organized 1905.] E. D. CORWIN, *Cashier.*

DIRECTORS

JOHN M. LUPTON, NAT. S. TUTHILL, CHAS. GILDERSLEEVE, WM. M. HUDSON, HERBERT R. CONKLING, ARTHUR L. DOWNS, GEORGE E. PENNY, CHAS. J. MCNULTY, PHILIP R. TUTHILL, GEORGE H. TERRY, LEWIS C. JEFFERSON, GILBERT E. ALDRICH, OLIVER B. GOLDSMITH, FRANK D. PETERSON, ERNEST D. CORWIN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,005	$1,012	$995	$985
Other securities, market value	26,700	26,218	25,437	25,415
Real estate owned	16,846	16,846	16,846	16,846
Mortgages owned	8,037	8,037	8,037	7,637
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	742	742	742	742
Loans and discounts secured by other collateral	9,460	10,078	8,878	8,878
Loans and discounts without collateral	111,993	110,947	120,745	113,569
Overdrafts	284	138	146	247
Due from trust companies, banks and bankers	14,483	15,580	14,046	13,424
Specie	517	822	912	1,391
Legal tender notes and notes of national banks	2,457	10,178	7,859	8,574
Cash items	.....	83	162	61
Assets not included in any of the above heads	3,273	1,782	948	1,299
Add for cents	4	8	5	3
Total resources	$195,801	$202,471	$205,758	$199,071
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	7,718	16,819	16,002	17,416
Preferred deposits, viz.: Due New York State savings banks	8,000	8,000	8,000	8,000
Due depositors, not preferred	145,241	133,017	112,117	117,211
Due to trust companies, banks and bankers	.....	74	.....	1,764
Bills payable	.....	10,000	35,000	20,000
Other liabilities	9,842	9,559	9,638	9,679
Add for cents	.....	2	1	1
Total liabilities	$195,801	$202,471	$205,758	$199,071

MECHANICS BANK — BROOKLYN.

GEORGE W. CHAUNCEY, *President.* [Montague and Court streets; organized 1852.] HARRY M. DE MOTT, *Cashier.*

DIRECTORS.

GEORGE W. CHAUNCEY, DANIEL CHAUNCEY, HORACE C. DU VAL, DANIEL D. WHITNEY, CHARLES G. BALMANNO, WILLIAMS BAYLIS, WILLIAM E. HARMON, JOSEPH E. OWENS, FRANK A. SELLE, DANIEL W. MCWILLIAMS, JOHN V. JEWELL, CHARLES G. BENNETT, EDWARD T. HORWILL, JAMES H. JOURDAN, JOHN H. HALLOCK.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$413,250	$412,000	$400,250	$101,000
Other securities, market value	1,558,675	1,529,370	1,496,605	1,586,342
Real estate owned	1,868,151	1,926,567	1,944,670	1,936,916
Mortgages owned	197,706	152,076	160,496	257,715
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	857,021	781,456	744,071	718,489
Loans and discounts secured by other collateral	2,697,753	2,985,150	2,881,078	2,909,718
Loans and discounts without collateral	4,782,363	4,789,541	5,128,750	4,569,508
Overdrafts	555	320	383	355
Due from trust companies, banks and bankers	1,551,074	1,547,568	1,544,263	1,804,262
Specie	411,142	350,867	304,369	337,685
Legal tender notes and notes of national banks	1,795,120	1,667,135	1,653,280	1,622,214
Cash items	768,594	667,807	999,590	746,765
Assets not included in any of the above heads	130,197	101,508	100,547	98,766
Add for cents	5	4	4	4
Total resources	$17,031,606	$16,911,369	$17,358,356	$16,689,739
LIABILITIES.				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	710,108	639,064	592,862	527,441
Unpaid dividends, reserve for taxes, rents and dividends	7,333	9,410	5,329	18,800
Preferred deposits, viz.:				
Due New York State savings banks	1,539,291	1,462,081	1,757,535	1,288,682
Due New York State savings and loan associations	34,057	55,378	64,013	63,629
Deposits secured by outstanding unmatured New York State bonds	65,000	55,000	55,000	80,000
Due depositors, not preferred	12,746,247	12,609,120	13,003,607	12,531,828
Due to trust companies, banks and bankers	650,578	926,612	653,018	924,541
Other liabilities	278,988	154,701	226,990	254,815
Add for cents	4	3	2	3
Total liabilities	$17,031,606	$16,911,369	$17,358,356	$16,689,739

MECHANICS' BANK OF GROTON, N. Y.— GROTON.

BENN CONGER, *President.* [Main street; organized 1901.] J. M. MAUGHAN, *Cashier.*

DIRECTORS.

BENN CONGER, JAY CONGER, L. J. CONGER, L. J. TOWNLEY, J. M. MAUGHAN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	34,900	34,900	34,900	34,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,500	10,500	10,500	10,500
Loans and discounts without collateral	156,820	152,346	154,510	156,132
Overdrafts	3,853	3,629	8,703	5,628
Due from trust companies, banks and bankers	19,454	28,388	46,185	33,508
Specie	733	1,271	865	1,270
Legal tender notes and notes of national banks	9,862	9,111	10,603	11,569
Cash items	2,731	1,614	1,347	2,099
Assets not included in any of the above heads	2,000	2,000	2,000	2,000
Add for cents	2	3	2	1
Total resources	$241,855	$244,762	$270,615	$258,607
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	62,355	60,437	61,573	63,956
Due depositors, not preferred	128,500	133,324	158,042	143,650
Other liabilities	1,000	1,000	1,000	1,000
Add for cents	.....	1	.....	1
Total liabilities	$241,855	$244,762	$270,615	$258,607

MECHANICS AND FARMERS BANK OF ALBANY — ALBANY.

DUDLEY OLCOTT, *President.* [63 State street; organized 1868.] ROBERT OLCOTT, *Cashier.*

DIRECTORS.

CHARLES NEWMAN, DUDLEY OLCOTT, JAMES N. WALLACE, DONALD MCCREDIE, BENJAMIN W. ARNOLD, A. PAGE SMITH, ROBERT OLCOTT,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$152,500	$152,500	$149,490	$147,980
Other securities, market value	1,241,505	1,188,385	1,179,635	1,083,030
Real estate owned	21,000	21,000	21,000	21,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	23,500	23,400	23,200	15,250
Loans and discounts secured by other collateral	1,225,532	950,248	896,973	824,679
Loans and discounts without collateral	572,407	627,225	470,014	516,365
Overdrafts	758	84	139	1,584
Due from trust companies, banks and bankers	326,544	373,819	398,192	482,877
Specie	54,900	55,900	47,415	48,300
Legal tender notes and notes of national banks	66,907	59,599	53,858	58,461
Cash items	10,707	13,570	12,712	10,952
Assets not included in any of the above heads	16,923	19,799	14,497	16,038
Add for cents	2	4	2	2
Total resources	$3,713,185	$3,485,533	$3,267,127	$3,226,518
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	1,093,299	1,105,966	1,072,145	1,084,822
Unpaid dividends, reserve for taxes, rents and dividends	29,355	16,516	20,286	23,421
Preferred deposits, viz.:				
Due New York State savings banks	171,374	212,599	111,882	144,758
Deposits secured by outstanding unmatured New York State bonds	150,000	150,000	80,000	140,000
Deposits otherwise preferred	45,000	45,000	45,000	45,000
Due depositors, not preferred	1,920,171	1,642,929	1,640,512	1,519,230
Due to trust companies, banks and bankers	45,009	52,590	41,930	11,400
Other liabilities	8,974	9,931	5,370	7,884
Add for cents	3	2	2	3
Total liabilities	$3,713,185	$3,485,533	$3,267,127	$3,226,518

MERCHANTS' BANK OF ROCHESTER, ROCHESTER.

PERCY R. McPHAIL, *President.* [125 Main street, east; organized 1883.] JOHN C. RODENBECK, *Cashier.*

DIRECTORS.

THOMAS J. DEVINE, GEORGE H. PERKINS, V. F. WHITMORE, ADOLPH M. SPIEHLER, JOHN C. RODENBECK,
PERCY R. McPHAIL, FRANK A. WARD, CHARLES P. SCHLEGEL, MARTIN B. HOYT.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$24,324	$22,571	$21,727	$21,946
Other securities, market value	323,999	314,128	272,992	271,533
Real estate owned	188,708	187,329	192,739	201,830
Mortgages owned	650	.....	.....	.....
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	148,161	148,761	194,739	192,464
Loans and discounts secured by other collateral	1,143,641	1,155,587	962,471	1,025,772
Loans and discounts without collateral	2,489,779	2,528,919	2,692,916	2,882,011
Overdrafts	1,265	3,619	2,326	1,337
Due from trust companies, banks and bankers	463,144	566,431	395,415	421,996
Specie	54,450	58,793	77,206	73,918
Legal tender notes and notes of national banks	402,879	272,706	270,589	233,879
Cash items	20,969	28,777	53,532	40,731
Assets not included in any of the above heads	10,658	6,889	10,907	9,131
Add for cents	5	5	4	4
Total resources	$5,272,632	$5,294,515	$5,147,563	$5,376,552
LIABILITIES.				
Capital	$150,000	$150,000	$150,000	$300,000
Surplus, including all undivided profits (market value)	287,387	297,445	243,511	361,287
Unpaid dividends, reserve for taxes, rents and dividends	10,694	700	30,703	2,669
Preferred deposits, viz.:				
Due New York State savings banks	75,000	75,000	75,218	75,000
Due New York State savings and loan associations	45,195	29,771	60,705	46,757
Due depositors, not preferred	4,498,416	4,534,125	4,407,154	4,293,347
Due to trust companies, banks and bankers	82,264	79,708	76,891	163,278
Other liabilities	123,674	127,764	103,378	134,211
Add for cents	2	2	3	3
Total liabilities	$5,272,632	$5,294,515	$5,147,563	$5,376,552

METROPOLITAN BANK — NEW YORK CITY.

HENRY OLLESHEIMER, *President.* [Fourth avenue and Twenty-third street; organized 1905.] AUGUSTUS C. CORBY, *Cashier.*

DIRECTORS.

JOHN R. HEGEMAN, HALEY FISKE, SYLVESTER C. DUNHAM, FREDERICK H. ECKER, NEWTON E. STOUT, WILLARD E. EDMISTER, DAVID F. BUTCHER, WILLIAM M. PERKINS, CHAS. H. PATRICK, HENRY OLLESHEIMER, GEORGE W. ROGERS, WILLIAM REICHMAN, MORGAN J. O'BRIEN, BRADLEY L. EATON, EMIL BEROLZHEIMER, GILBERT B. SAYRES,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,010	$1,010	$1,000	$985
Other securities, market value	373,976	371,200	354,465	363,642
Real estate owned	871,718	878,123	889,474	898,797
Mortgages owned	25,000	20,000	12,500	12,500
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	179,130	155,367	170,267	204,200
Loans and discounts secured by other collateral	4,895,985	3,809,960	3,386,620	3,613,397
Loans and discounts without collateral	9,239,859	8,971,730	8,915,134	9,539,932
Overdrafts	12	.....	.....	.....
Due from trust companies, banks and bankers	2,214,706	2,065,321	2,127,571	1,999,397
Specie	3,128,693	3,008,563	3,338,100	3,521,345
Legal tender notes and notes of national banks	296,970	280,729	254,954	254,141
Cash items	1,921,483	659,843	1,266,920	1,037,478
Assets not included in any of the above heads	41,806	34,237	37,602	44,114
Add for cents	4	2	4	3
Total resources	$23,190,352	$20,256,085	$20,754,611	$21,489,931
LIABILITIES.				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits (market value)	1,783,900	1,803,544	1,817,226	1,833,949
Unpaid dividends, reserve for taxes, rents and dividends	35,269	10,923	18,901	28,913
Preferred deposits, viz.:				
Due New York State savings banks	109,732	109,745	109,725	109,779
Due New York State savings and loan associations	6,390	33,960	48,973	37,658
Due depositors, not preferred	18,165,761	15,158,716	15,382,894	16,150,129
Due to trust companies, banks and bankers	999,368	958,217	972,320	967,883
Other liabilities	89,929	180,977	404,568	361,617
Add for cents	3	3	4	3
Total liabilities	$23,190,352	$20,256,085	$20,754,611	$21,489,931

MONTAUK BANK — BROOKLYN.

HENRY M. RANDALL, *President.* [Fifth avenue and Union street; organized 1907.] THOMAS M. HALSEY, *Cashier.*

DIRECTORS.

HAVENS B. BAYLES, WM. H. GIESELER, GEORGE W. MCKENZIE, JOHN S. SCULLY, E. M. DAVIS, THEODORE C. BOENAU, FRED'K J. GRISWOLD, F. W. H. NELSON, JOHN S. SORENSON, HENRY M. RANDALL, MICHAEL FURST, CHARLES D. LARKINS, STEPHEN NOONAN, HENRY S. MOTT, WILLIAM LOCKITT.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$76,112	$76,187	$74,497	$74,550
Other securities, market value	164,161	162,151	159,888	161,335
Real estate owned	53,500	53,500	53,500	53,500
Mortgages owned	1,500	1,500	1,000	1,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	13,930	15,812	15,662	15,410
Loans and discounts secured by other collateral	182,158	150,323	157,719	170,225
Loans and discounts without collateral	188,954	191,094	197,419	172,140
Overdrafts	253	59	15	71
Due from trust companies, banks and bankers	78,235	50,506	63,135	123,412
Specie	52,535	52,866	51,869	44,802
Legal tender notes and notes of national banks	11,000	13,000	15,000	12,000
Cash items	1,458	391	1,001	161
Assets not included in any of the above heads	9,368	9,069	7,788	7,592
Add for cents	4	5	3	4
Total resources	$833,168	$776,463	$798,496	$836,202
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	65,569	59,146	46,325	47,680
Unpaid dividends, reserve for taxes, rents and dividends	1,500	10	500	850
Preferred deposits, viz.:				
Due New York State savings banks	5,356	.....	.....	.....
Deposits secured by outstanding unmatured New York State bonds	25,000	25,000	25,000	35,000
Due depositors, not preferred	622,151	590,691	622,240	648,665
Due to trust companies, banks and bankers	163	89	231	.....
Bills payable	10,000	.....	.....	.....
Other liabilities	3,426	1,526	4,200	4,005
Add for cents	3	1	.....	2
Total liabilities	$833,168	$776,463	$798,496	$836,202

MOUNT MORRIS BANK — NEW YORK CITY.

L. M. SCHWAN, *President.* [85 East 125th street; organized 1880.] LINDLEY H. HILL, *Cashier.*

DIRECTORS.

RICHARD DELAFIELD, EDWARD C. HOYT, W. ROCKHILL POTTS, FRANCIS R. APPLETON, ISAAC N. SELIGMAN, JOSEPH T. MOORE, CORNELIUS VANDERBILT, THOMAS F. VIETOR, EDWARD H. LANDON, AARON S. THOMAS, JAMES M. HORTON, CHARLES B. ALEXANDER, CHARLES SCRIBNER, B. G. MITCHELL, WM. H. CROCKER, BRADLEY L. EATON, WILLIAM T. KOCH, JOHN C. MCKEON, JOHN J. A'MORY, H. WARD LEONARD, FRED'K W. LIVERMORE, L. M. SCHWAN,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	24,875	.....	.....	.....
Real estate owned	354,465	354,395	355,217	355,112
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	193,665	209,665	206,505	203,500
Loans and discounts secured by other collateral	1,692,390	1,429,042	1,161,062	1,320,638
Loans and discounts without collateral	674,369	716,691	761,918	675,815
Overdrafts	20	18	35	24
Due from trust companies, banks and bankers	403,363	418,176	411,317	393,807
Specie	433,732	396,602	335,739	382,129
Legal tender notes and notes of national banks	62,259	28,062	38,562	56,919
Cash items	75,684	52,136	67,005	69,873
Assets not included in any of the above heads	900	150	100	200
Add for cents	4	5	3	4
Total resources	$3,916,726	$3,605,942	$3,338,463	$3,459,021
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	360,636	346,766	334,252	338,315
Unpaid dividends, reserve for taxes, rents and dividends	13,381	4,322	3,098	2,614
Preferred deposits, viz.:				
Due New York State savings banks	139,809	151,337	142,315	125,758
Due New York State savings and loan associations	2,754	2,810	1,997	6,559
Due depositors, not preferred	3,002,713	2,700,647	2,467,763	2,623,011
Due to trust companies, banks and bankers	105,033	108,204	100,004	105,487
Other liabilities	42,397	41,853	39,031	7,274
Add for cents	3	3	3	3
Total liabilities	$3,916,726	$3,605,942	$3,338,463	$3,459,021

MOUNT PLEASANT BANK — PLEASANTVILLE.

S. WOOD CORNELL, *President.* [Wheeler avenue; organized 1885.] B. H. CARMER, *Cashier.*

DIRECTORS.

S. WOOD CORNELL, ROBERT HAVILAND, DANIEL P. HAYS, HENRY L. HUNTER, B. H. CARMER, ALFRED ROMER, W. S. LANE, HOWARD R. WASHBURN, WM. W. WEED.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$4,500	$31,770	$39,657	$62,548
Other securities, market value	185,521	175,450	167,487	153,456
Real estate owned	31,000	31,000	31,000	31,000
Mortgages owned	159,830	159,230	166,675	172,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,125	6,525	10,900	9,250
Loans and discounts secured by other collateral	63,063	53,996	59,877	50,007
Loans and discounts without collateral	116,443	119,734	147,767	136,452
Overdrafts	2	.....	.....	25
Due from trust companies, banks and bankers	62,395	65,565	78,849	81,576
Specie	15,515	23,984	15,901	28,819
Legal tender notes and notes of national banks	20,500	20,650	22,710	14,500
Cash items	201	485	1,471	154
Assets not included in any of the above heads	7,203	8,473	8,005	9,443
Add for cents	3	3	4	4
Total resources	$673,301	$696,865	$750,303	$750,034
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$50,000
Surplus, including all undivided profits (market value)	24,199	24,497	18,419	23,010
Unpaid dividends, reserve for taxes, rents and dividends	160	.....	.....	.....
Due depositors, not preferred	616,091	643,775	673,573	646,445
Due to trust companies, banks and bankers	326	492	811	1,957
Bills payable	.....	.....	25,000	25,000
Other liabilities	7,524	3,099	7,499	3,621
Add for cents	1	2	1	1
Total liabilities	$673,301	$696,865	$750,303	$750,034

THE MUTUAL BANK — NEW YORK CITY.

CHARLES A. SACKETT, *President.* [49–51 West 33d street; organized 1890.] HUGH N. KIRKLAND, *Cashier.*

DIRECTORS.

RICHARD DELAFIELD, ANDREW J. CONNICK, THOMAS DIMOND, OTTO M. EIDLITZ, JOSEPH H. EMERY, A. P. W. KINNAN, C. W. LUYSTER, SAMUEL MCMILLAN, CHARLES A. SACKETT, ISADORE SAKS, CHARLES P. TAFT, JAMES THOMSON, JOHN C. VAN CLEAF, CORNELIUS VANDERBILT, THOMAS F. VICTOR.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$101,500	$102,506	$99,625	$98,542
Other securities, market value	85,723	87,770	135,005	136,406
Real estate owned	507,226	507,955	508,702	508,595
Mortgages owned	40,200	72,100	57,100	57,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	280,800	366,944	284,104	289,554
Loans and discounts secured by other collateral	1,603,889	1,691,504	1,461,278	1,677,831
Loans and discounts without collateral	2,736,805	3,047,418	3,393,959	2,491,217
Overdrafts	3,425	968	2,145	347
Due from trust companies, banks and bankers	692,794	709,983	623,687	798,978
Specie	35,001	52,446	43,437	493,785
Legal tender notes and notes of national banks	790,947	854,454	1,040,833	340,351
Cash items	159,558	132,485	190,731	122,100
Assets not included in any of the above heads	15,000	19,043	17,593	16,092
Add for cents	3	5	4	4
Total resources	$7,052,871	$7,645,581	$7,858,203	$7,030,902
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	445,645	461,034	470,385	464,426
Unpaid dividends, reserve for taxes, rents and dividends	4,680	210	1,860	3,600
Preferred deposits, viz.:				
Due New York State savings banks	197,481	207,244	207,639	208,037
Deposits secured by outstanding unmatured New York State bonds	71,053	47,701	48,095	79,223
Deposits otherwise preferred	25,243	25,433	52,584	27,358
Due depositors, not preferred	5,827,519	6,456,487	6,615,036	5,788,785
Due to trust companies, banks and bankers	28,118	33,226	40,469	31,989
Other liabilities	253,131	214,243	222,132	227,481
Add for cents	1	3	3	3
Total liabilities	$7,052,871	$7,645,581	$7,858,203	$7,030,902

THE NASSAU UNION BANK — GLEN COVE.

JAMES NORTON, *President.* [Glen street; organized 1903.] H. G. HAYWARD, *Cashier.*

DIRECTORS.

SAMUEL Y. BAYLES, TOWNSEND F. BAILEY, ALFRED C. CHAPIN, A. BURNSIDE CHESHIRE, JAMES H. COCKS, EDWARD E. CRAFT, CHESTER W. CHAPIN, RICHARD DOWNING, CHARLES EDASON, DANIEL T. LUYSTER, WM. R. MENEELY, JAMES NORTON, JOSEPH ROLL, J. K. O. SHERWOOD, JAMES SHEVLIN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,360	$1,010	$1,000	$70,360
Other securities, market value	456,400	494,750	489,100	468,530
Real estate owned	14,000	14,000	14,000	14,000
Mortgages owned	13,300	12,300	11,500	11,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,590	16,488	7,756	6,241
Loans and discounts secured by other collateral	87,840	58,859	78,600	65,638
Loans and discounts without collateral	187,196	210,117	183,371	165,502
Due from trust companies, banks and bankers	87,312	133,685	129,793	124,350
Specie	10,260	10,263	10,821	14,288
Legal tender notes and notes of national banks	41,185	39,890	41,060	32,085
Cash items	239	379	324	2,487
Assets not included in any of the above heads	13,532	8,579	9,670	9,126
Add for cents	3	2	2	2
Total resources	$927,217	$1,000,322	$976,997	$984,109
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	104,379	100,274	85,930	97,737
Unpaid dividends, reserve for taxes, rents and dividends	20	.....	.....	.....
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	30,000	30,000	30,000	40,000
Due depositors, not preferred	686,524	766,415	755,946	744,735
Due to trust companies, banks and bankers	1,534	2,275	1,753	.....
Other liabilities	4,759	1,357	3,366	1,636
Add for cents	1	1	2	1
Total liabilities	$927,217	$1,000,322	$976,997	$984,109

NEW NETHERLAND BANK OF NEW YORK — NEW YORK CITY.

J. ADAMS BROWN, *President.* [41 West 34th street; organized 1907.] CURTIS J. BEARD, *Cashier.*

DIRECTORS.

JOHN P. MUNN, WILLIAM WATSON CASWELL, JAMES H. OTTLEY, HENRY W. SACKETT, UDO M. FLEISCHMANN, J. EDGAR LEAYCRAFT, WILLIAM H. SEAICH, WYLLYS TERRY, J. ADAMS BROWN, J. MCALPIN PYLE, LOUIS K. LIGGETT, CHAS. M. FLEISCHMANN, WM. P. CHAPMAN, JR., MORTIMER M. LEE, CHARLES A. SPOFFORD, CURTIS J. BEARD,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	358,178	358,286	308,134	308,308
Real estate owned	.....	.....	.....	19,500
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	43,676	43,676	41,676	23,790
Loans and discounts secured by other collateral	884,728	898,136	972,702	945,730
Loans and discounts without collateral	1,767,452	1,987,709	2,036,429	2,092,446
Overdrafts	1,411	440	1,667	2,382
Due from trust companies, banks and bankers	401,333	532,925	529,151	383,615
Specie	332,955	359,330	404,128	395,258
Legal tender notes and notes of national banks	110,984	119,776	134,709	131,752
Cash items	162,993	115,468	99,319	91,743
Assets not included in any of the above heads	3,500	3,500	4,448	3,873
Add for cents	3	3	4	4
Total resources	$4,068,213	$4,420,249	$4,533,367	$4,399,401
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	288,305	305,533	300,652	320,610
Unpaid dividends, reserve for taxes, rents and dividends	5,122	1,743	3,036	4,230
Preferred deposits, viz.: Due New York State savings banks	25,000	25,000	25,000	25,000
Due depositors, not preferred	3,450,913	3,817,426	3,974,965	3,825,211
Due to trust companies, banks and bankers	3,713	2,731	2,752	4,277
Bills payable	75,000	.....	.....	.....
Other liabilities	20,159	67,815	26,961	20,072
Add for cents	1	1	1	1
Total liabilities	$4,068,213	$4,420,249	$4,533,367	$4,399,401

NEW YORK PRODUCE EXCHANGE BANK — NEW YORK CITY.

FORREST H. PARKER, *President.* [10–12 Broadway; organized 1883.] JOHN R. WOOD, *Cashier.*

DIRECTORS.

JOHN E. BERWIND, JOHN A. HANCE, WALTER C. HUBBARD, JAMES MCMAHON, FORREST H. PARKER, ALBERT S. ROE, EDWARD C. RICE, JOHN R. WOOD, JOHN E. WEEKS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$200,460	$200,460	$194,420	$197,910
Other securities, market value	1,350,000	1,347,501	1,312,947	1,294,786
Real estate owned	670,000	670,000	670,000	670,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	75,500	85,200	68,000	75,000
Loans and discounts secured by other collateral	4,552,419	4,619,901	4,774,962	4,718,052
Loans and discounts without collateral	2,811,281	2,723,464	2,403,592	2,704,195
Overdrafts	1,579	1,332	920	821
Due from trust companies, banks and bankers	426,870	400,407	467,593	292,006
Specie	2,274,162	2,424,712	2,487,758	2,340,839
Legal tender notes and notes of national banks	372,024	298,909	338,242	435,760
Cash items	1,112,537	1,213,708	1,565,441	1,075,729
Assets not included in any of the above heads	170,286	165,487	305,572	169,395
Add for cents	2	1	4	2
Total resources	$14,017,120	$14,151,082	$14,589,451	$13,974,495
LIABILITIES.				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	883,003	909,975	860,337	925,721
Unpaid dividends, reserve for taxes, rents and dividends	14,926	1,298	6,354	6,190
Preferred deposits, viz.:				
Due New York State savings banks	428,789	432,602	436,327	438,901
Due New York State savings and loan associations	29,872	49,366	49,708	29,160
Deposits secured by outstanding unmatured New York State bonds	65,000	55,000	80,000	100,000
Due depositors, not preferred	10,907,111	10,981,478	11,578,201	10,855,010
Due to trust companies, banks and bankers	331,830	285,800	319,619	368,246
Other liabilities	356,586	435,560	258,903	251,264
Add for cents	3	3	2	3
Total liabilities	$14,017,120	$14,151,082	$14,589,451	$13,974,495

NORTH AVENUE BANK OF NEW ROCHELLE — NEW ROCHELLE.

ALONZO GUEST, *President.* [41 North avenue; organized 1910.] J. W. SPALDING, *Cashier.*

DIRECTORS.

ALONZO GUEST, HARRY E. COLWELL, JOHN J. CRENNAN, CHARLES A. COLE, FRED'K H. SEACORD, GERHARD H. BLUME, DOMINICK GIRARDI, CHARLES F. STEHLIN, THEODORE WULP, J. ALBERT MAHLSTEDT, ROBERT J. COOPER, JR.,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$67,070	$72,105	$46,930	$56,860
Other securities, market value	29,625	29,825	29,525	29,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	.....	.....	1,500
Loans and discounts secured by other collateral	12,555	15,100	17,440	17,540
Loans and discounts without collateral	167,374	136,130	183,859	177,811
Due from trust companies, banks and bankers	42,142	61,712	47,856	31,338
Specie	10,775	8,349	10,433	13,401
Legal tender notes and notes of national banks	9,580	10,165	10,960	7,640
Cash items	84	333	245	59
Assets not included in any of the above heads	2,991	3,433	2,542	3,208
Add for cents	2	2	4	3
Total resources	$342,198	$337,154	$349,794	$339,010
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	28,052	28,082	29,015	29,477
Unpaid dividends, reserve for taxes, rents and dividends	770	130	325	525
Preferred deposits, viz.:				
Due New York State savings banks	.....	1,500	1,509	1,518
Due New York State savings and loan associations	.....	.....	.....	5,000
Deposits secured by outstanding unmatured New York State bonds	617	624	731	739
Due depositors, not preferred	248,074	240,367	243,229	233,139
Due to trust companies, banks and bankers	14,287	16,083	24,877	18,449
Other liabilities	396	366	106	161
Add for cents	2	2	2	2
Total liabilities	$342,198	$337,154	$349,794	$339,010

NORTH SHORE BANK — OYSTER BAY.

WILBUR F. JOHNSON, *President.* [South street; organized 1907.] CLAUDE A. CLEWER, *Cashier.*

DIRECTORS.

WILBUR F. JOHNSON, C. CHESTER PAINTER, CLAUDE A. CLEWER, WALTER FRANKLIN, TOWNSEND VERNON, A. BURNSIDE CHESHIRE, HERBERT G. VAIL, JOHN J. GRAHAM, JOHN F. BERMINGHAM, ANDREW SNOUDER, JESSE RHODES, ELISHA N. HUTCHINSON, CHARLES A. SMITH, CHARLES MILNE, PETER WATERS, JR.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$3,165	$3,170	$1,965	$1,900
Other securities, market value	61,207	60,302	58,855	62,913
Mortgages owned	19,800	19,800	18,200	19,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,020	3,500	2,000	2,000
Loans and discounts secured by other collateral	14,478	8,345	11,195	16,891
Loans and discounts without collateral	99,128	94,273	97,195	99,721
Overdrafts	34	1	.....	206
Due from trust companies, banks and bankers	30,223	47,021	40,815	27,583
Specie	7,975	8,282	6,221	12,836
Legal tender notes and notes of national banks	5,500	7,500	4,000	3,500
Cash items	798	952	264	279
Assets not included in any of the above heads	3,100	3,664	3,300	3,596
Add for cents	4	1	1	3
Total resources	$247,432	$256,811	$244,011	$250,628
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	11,386	10,555	10,201	11,793
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	20	27	40	345
Due depositors, not preferred	190,693	213,519	203,676	210,636
Due to trust companies, banks and bankers	10,376	4,307	4,247	2,027
Bills payable	9,000	3,000	.....	.....
Other liabilities	955	402	845	825
Add for cents	2	1	2	2
Total liabilities	$247,432	$256,811	$244,011	$250,628

NORTH SIDE BANK OF BROOKLYN — BROOKLYN.

PAUL E. BONNER, *President.* [225–227 Havemeyer street; organized 1889.] HENRY BILLMAN, *Cashier.*

DIRECTORS.

DANIEL CANTY, HENRY DOSCHER, CULVER FERGUSON, WALTER H. GAHAGAN, HORACE HAVEMEYER, T. WILLARD KILEY, DANIEL J. LEARY, EDWARD MCGARVEY, SAMUEL M. MEEKER, PAUL E. BONNER, JOHN H. MOWEN, THOMAS V. PATTERSON, LEWIS E. PIERSON, CHARLES J. SAMUEL, RALPH H. TIEBOUT, EZRA B. TUTTLE,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$23,175	$23,245	$27,905	$27,615
Other securities, market value	386,044	331,755	353,648	456,054
Real estate owned	85,551	94,763	109,539	112,808
Mortgages owned	35,000	35,000	34,500	36,000
Loans and discounts secured by bond and m't'ge,deed or other real est. collateral	110,591	150,636	176,795	184,477
Loans and discounts secured by other collateral	615,252	542,460	576,295	737,023
Loans and discounts without collateral	1,155,497	1,238,311	1,287,661	1,186,064
Due from trust companies, banks and bankers	251,643	375,464	337,046	534,352
Specie	222,210	214,317	223,973	190,425
Legal tender notes and notes of national banks	77,840	109,200	76,800	81,610
Cash items	139,012	173,358	162,228	181,361
Assets not included in any of the above heads	18,897	16,409	14,063	15,599
Add for cents	5	4	4	3
Total resources	$3,120,717	$3,304,922	$3,380,457	$3,743,391
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	176,995	176,785	177,642	181,599
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	.....	1,800
Preferred deposits, viz.:				
Due New York State savings banks	155,700	213,256	195,770	230,899
Due New York State savings and loan associations	9,322	6,002	3,110	1,703
Deposits secured by outstanding unmatured New York State bonds	14,521	16,996	19,227	21,732
Due depositors, not preferred	2,527,766	2,632,394	2,718,236	3,020,631
Due to trust companies, banks and bankers	16,736	32,470	22,693	44,970
Other liabilities	19,672	27,014	43,776	40,053
Add for cents	5	5	3	4
Total liabilities	$3,120,717	$3,304,922	$3,380,457	$3,743,391

THE NORTHVILLE BANK — NORTHVILLE.

GEORGE N. BROWN, *President.* [Main street; organized 1895.] BURDETT EGLIN, *Cashier.*

DIRECTORS.

GEORGE N. BROWN, CARL L. FRY, WILLIAM HARRIS, M. B. HOSLEY, CHAS. B. LAWTON, JOHN A. WILLARD, GEO. E. VAN ARNAM, BURDETT EGLIN, JAMES R. WILLARD.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$47,332	$47,032	$47,032	$46,182
Other securities, market value	31,200	31,050	26,056	25,670
Real estate owned	10,000	10,000	10,000	10,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	22,150	22,500	23,875	25,700
Loans and discounts secured by other collateral	26,960	55,360	63,017	76,799
Loans and discounts without collateral	227,163	199,344	191,882	201,480
Overdrafts	17	5	22	67
Due from trust companies, banks and bankers	32,855	33,070	45,989	42,973
Specie	15,133	11,800	14,756	21,790
Legal tender notes and notes of national banks	9,900	10,000	10,000	10,000
Assets not included in any of the above heads	5,547	3,294	4,276	4,278
Add for cents	1	4	3	3
Total resources	$428,258	$423,459	$436,908	$464,942
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	55,859	53,008	55,678	56,773
Due depositors, not preferred	338,746	338,148	347,712	376,519
Due to trust companies, banks and bankers	452	489	417	.....
Other liabilities	3,200	1,812	3,100	1,650
Add for cents	1	2	1	.....
Total liabilities	$428,258	$423,459	$436,908	$464,942

OGDENSBURG BANK — OGDENSBURG.

FRANK CHAPMAN, *President.* [63 Ford street; organized 1879.] SAMUEL W. LEONARD, *Cashier.*

DIRECTORS.

FRANK CHAPMAN, THOMAS SPRATT, SAMUEL W. LEONARD, JOHN HANNAN, GEORGE HALL.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$38,680	$31,000	$34,000	$40,304
Other securities, market value	184,200	131,800	126,000	124,900
Real estate owned	17,500	17,500	17,500	17,500
Mortgages owned	3,290	2,460	2,297	2,225
Loans and discounts secured by bond and m't'ge,deed or other rel. est. collateral	33,415	35,056	28,327	25,143
Loans and discounts secured by other collateral	265,784	187,183	196,234	196,494
Loans and discounts without collateral	577,477	614,698	634,609	602,232
Overdrafts	4,212	2,732	6,286	3,753
Due from trust companies, banks and bankers	232,887	186,940	172,128	199,700
Specie	18,371	20,769	21,336	19,737
Legal tender notes and notes of national banks	49,648	50,387	36,123	34,192
Cash items	1,106	5,906	6,899	6,670
Assets not included in any of the above heads	1,895	1,860	1,640	1,785
Add for cents	3	2	4	2
Total resources	$1,428,468	$1,288,293	$1,283,383	$1,274,637
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	249,000	249,141	246,349	243,712
Unpaid dividends, reserve for taxes, rents and dividends	3,637	4,757	5,464	6,722
Preferred deposits, viz.:				
Due New York State savings banks	34,817	28,153	29,400	39,287
Deposits secured by outstanding unmatured New York State bonds	26,727	27,765	26,520	25,376
Due depositors, not preferred	974,220	824,101	794,854	840,197
Due to trust companies, banks and bankers	39,034	54,130	30,655	19,011
Bills payable	.....	.....	50,000	.....
Other liabilities	1,031	244	137	329
Add for cents	2	2	4	3
Total liabilities	$1,428,468	$1,288,293	$1,283,383	$1,274,637

OYSTER BAY BANK — OYSTER BAY.

E. MORGAN GRIFFIN, *President.* [Audrey avenue; organized 1890.] EDWARD F. CHESHIRE, *Cashier.*

DIRECTORS.

E. MORGAN GRIFFIN, JAMES H. LUDLAM, SAMUEL Y. BAYLES, ALBERT CHESHIRE, GEORGE W. FALLER, EDWARD A. HEGEMAN, MAURICE W. TOWNSEND, CHARLES H. BAYLES, AUGUSTUS MOREY, ERNEST K. HUTCHINSON, JAMES A. BLAIR, JR.,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Sta tement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,140	$1,140	$1,140	$1,120
Other securities, market value	298,277	283,550	300,562	326,470
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	45,500	46,830	40,830	37,830
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,551	10,551	10,553	13,053
Loans and discounts secured by other collateral	139,953	135,805	135,551	116,948
Loans and discounts without collateral	138,306	139,070	131,791	130,499
Overdrafts	44	.....	38	9
Due from trust companies, banks and bankers	81,404	188,523	123,550	131,383
Specie	10,610	10,567	11,366	15,469
Legal tender notes and notes of national banks	30,582	37,639	32,125	35,209
Cash items	901	622	1,284	961
Assets not included in any of the above heads	12,411	12,016	13,187	13,368
Add for cents	3	3	4	3
Total resources	$794,682	$891,316	$826,981	$847,322
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	61,177	62,596	57,674	63,021
Unpaid dividends, reserve for taxes, rents and dividends	2,114	20	3,200	1,200
Due depositors, not preferred	673,587	776,530	706,142	727,760
Due to trust companies, banks and bankers	3,355	863	4,944	2,177
Other liabilities	4,446	1,306	5,019	3,162
Add for cents	3	1	2	2
Total liabilities	$794,682	$891,316	$826,981	$847,322

THE PACIFIC BANK — NEW YORK CITY.

O. H. CHENEY, *President.* [470 Broadway; organized 1869.] S. C. MERWIN, *Cashier.*

DIRECTORS.

JOHN S. BROWNING, O. H. CHENEY, LEWIS L. CLARKE, JOHN F. DEGENER, H. B. BRUNDRETT, J. W. CROMWELL, O. L. DOMMERICH, H. W. HOOPS, WILLIAM SKINNER, CHAS. H. STEINWAY, GEORGE LEGG, CARL VIETOR, J. H. WALBRIDGE, DANIEL G. TENNEY.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$166,750	$166,750	$164,500	$163,000
Other securities, market value	4,600	4,600	4,600	4,600
Real estate owned	120,000	110,000	107,500	105,000
Loans and discounts secured by other collateral	838,563	1,216,963	1,045,263	981,819
Loans and discounts without collateral	3,443,842	3,300,749	3,512,256	3,807,859
Overdrafts	4	225	.....	685
Due from trust companies, banks and bankers	961,067	751,313	783,222	616,583
Specie	443,858	694,667	320,908	385,675
Legal tender notes and notes of national banks	724,873	574,400	691,707	747,735
Cash items	492,316	276,496	445,029	288,502
Assets not included in any of the above heads	32,200	17,700	3,260	16,900
Add for cents	3	3	2	2
Total resources	$7,228,076	$7,113,866	$7,078,247	$7,118,360
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	969,951	963,386	975,376	983,303
Unpaid dividends, reserve for taxes, rents and dividends	14,555	2,176	5,114	10,129
Preferred deposits, viz.: Due New York State savings banks	189,073	189,340	195,312	190,656
Due depositors, not preferred	5,417,093	5,320,649	5,258,813	5,251,333
Due to trust companies, banks and bankers	123,261	123,261	125,697	125,697
Other liabilities	14,141	15,052	17,933	57,240
Add for cents	2	2	2	2
Total liabilities	$7,228,076	$7,113,866	$7,078,247	$7,118,360

THE PATCHOGUE BANK — PATCHOGUE.

JOHN A. POTTER, *President.* [44 West Main street; organized 1884.] FRANK A. POTTER, *Cashier.*

DIRECTORS.

JOHN A. POTTER, JESSE C. MILLS, JOHN M. PRICE, JOHN J. ROE, ARCHIBALD S. HAVENS, FRANK OVERTON, DANIEL R. DAVIS, SMITH W. CONKLIN, NATHANIEL O. SWEZEY, FRED B. NEWINS, GEORGE H. FURMAN, HOWARD S. CONKLIN, JOSEPH T. LOSEE, DAYTON HEDGES, JAMES H. MILLS, I. S. SNEDECOR, J. ROBERT BAILEY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$7,000	$7,000	$12,000	$12,000
Other securities, market value	66,825	83,095	80,323	89,832
Real estate owned	8,000	8,000	8,000	8,000
Mortgages owned	41,775	41,775	39,675	39,675
Loans and discounts secured by bond and m't'ge,deed or other real est. collateral	14,025	14,760	21,900	26,950
Loans and discounts secured by other collateral	10,950	86,420	40,150	13,270
Loans and discounts without collateral	305,687	285,468	284,357	316,610
Overdrafts	.....	2	.....	4
Due from trust companies, banks and bankers	58,435	71,483	57,346	39,475
Specie	8,000	10,000	10,000	10,000
Legal tender notes and notes of national banks	18,208	22,437	19,715	14,569
Cash items	769	190	955	538
Assets not included in any of the above heads	2,225	1,745	2,060	1,760
Add for cents	1	2	3	2
Total resources	$541,900	$632,377	$576,484	$572,685
LIABILITIES.				
Capital	$75,000	$75,000	$75,000	$75,000
Surplus, including all undivided profits (market value)	78,467	74,614	76,328	75,336
Unpaid divi ends, reserve for taxes, rents and dividends	1,300	.....	.....	1,300
Preferred deposits, viz.:				
Due New York State savings banks	16,954	11,560	16,682	15,344
Deposits secured by outstanding unmatured New York State bonds	.....	.....	1,917	2,844
Other deposits secured by pledge of bank assets	1,568	1,722	.....	.....
Due depositors, not preferred	342,986	469,295	406,456	402,745
Other liabilities	25,625	185	100	115
Add for cents	.....	1	1	1
Total liabilities	$541,900	$632,377	$576,484	$572,685

THE PECONIC BANK — SAG HARBOR.

WILLIAM E. DENISON, *President.* [Organized 1889.] FRANK W. CORWIN, *Cashier.*

DIRECTORS.

WILLIAM E. DENISON, FRANK W. CORWIN, JOHN M. WOODWARD, THOMAS F. PRICE, WILLIAM R. REIMANN,
HENRY F. COOK, OLIN M. EDWARDS, CLEVELAND S. STILWELL, EVERETT L. TINDALL.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,050	$1,050	$1,050	$1,050
Other securities, market value	8,000	8,000	8,000	8,000
Loans and discounts secured by other collateral	33,956	28,996	23,669	22,445
Loans and discounts without collateral	154,209	142,979	135,796	126,866
Overdrafts	977	718	382	816
Due from trust companies, banks and bankers	15,056	90,850	11,635	24,804
Specie	2,402	1,614	2,713	4,422
Legal tender notes and notes of national banks	12,200	6,200	8,000	10,000
Cash items	5,529	3,913	1,059	2,148
Assets not included in any of the above heads	870	1,045	780	894
Add for cents	3	3	3	4
Total resources	$234,252	$285,368	$193,087	$201,449
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	20,556	20,315	21,035	21,664
Preferred deposits, viz.: Due New York State savings banks	8,296	2,089	8,652	9,262
Due depositors, not preferred	175,014	236,032	136,665	136,615
Due to trust companies, banks and bankers	5,374	1,931	1,724	3,851
Bills payable	.....	.....	.....	5,000
Other liabilities	10	.....	9	56
Add for cents	2	1	2	1
Total liabilities	$234,252	$285,368	$193,087	$201,449

THE PEOPLES BANK — BINGHAMTON.

WILLIS SHARPE KILMER, *President.* [81 Court street; organized 1895.] WALTER A. LESTER, *Cashier.*

DIRECTORS.

B. T. ASH, G. W. BERKALEW, A. W. CLINTON, J. B. HADSELL, GEO. M. HARRIS, W. S. KILMER, W. A. LESTER, C. D. MATTHEWS, T. G. RICH, J. H. UNDERWOOD, J. L. MORGAN, H. WESTCOTT, L. M. WEED, N. W. WALDRON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$70,000	$70,000	$71,340	$71,340
Other securities, market value	77,097	86,300	133,510	131,510
Real estate owned	40,000	42,500	42,500	42,500
Loans and discounts secured by other collateral	205,750	285,500	275,750	287,975
Loans and discounts without collateral	467,079	488,861	443,588	475,456
Overdrafts	742	709	1,018	1,045
Due from trust companies, banks and bankers	151,586	102,399	171,512	232,042
Specie	21,603	24,760	27,097	59,034
Legal tender notes and notes of national banks	42,724	36,897	47,345	22,000
Cash items	4,855	14,825	10,667	13,336
Assets not included in any of the above heads	3,645	4,250	4,875	4,965
Add for cents	2	3	2	3
Total resources	$1,085,083	$1,157,004	$1,229,204	$1,341,206
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	79,209	79,117	83,056	82,711
Unpaid dividends, reserve for taxes, rents and dividends	.....	28	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	18,000	3,000	23,000	3,000
Due New York State savings and loan associations	11,019	8,476	4,616	4,923
Deposits otherwise preferred	19,144	22,651	19,383	22,156
Due depositors. not preferred	837,958	934,527	984,927	1,114,190
Due to trust companies, banks and bankers	15,154	5,003	9,899	9,944
Other liabilities	4,597	4,200	4,320	4,280
Add for cents	2	2	3	2
Total liabilities	$1,085,083	$1,157,004	$1,229,204	$1,341,206

THE PEOPLES BANK OF BUFFALO — BUFFALO

A. D. BISSELL, *President.* [219–223 Main street; organized 1889.] E. J. NEWELL, *Cashier.*

DIRECTORS.

CHARLES R. HUNTLEY, E. H. HUTCHINSON, A. D. SIKES, WALTER P. COOKE, R. W. POMEROY, JOHN HUGHES, FRANK S. MCGRAW, F. E. WATTLES, W. W. RICHARDSON, A. D. BISSELL.

RESOURCES.	Statement of condition Dec. 26. 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$326,660	$325,160	$348,240	$349,750
Other securities, market value	884,076	853,378	800,180	802,169
Real estate owned	31,994	31,874	31,578	31,923
Mortgages owned	10,178	10,112	9,878	9,770
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	308,817	356,512	335,094	366,019
Loans and discounts secured by other collateral	1,878,601	1,945,910	2,136,037	2,206,427
Loans and discounts without collateral	2,367,148	2,002,508	2,115,240	2,395,528
Overdrafts	6,818	13,082	4,500	16,843
Due from trust companies, banks and bankers	967,955	1,300,039	1,301,086	1,780,190
Specie	116,122	50,416	73,469	54,419
Legal tender notes and notes of national banks	333,611	322,492	329,594	419,417
Cash items	181,071	81,839	162,088	183,053
Assets not included in any of the above heads	31,336	19,551	19,815	19,601
Add for cents	5	3	6	5
Total resources	$7,444,392	$7,312,876	$7,666,805	$8,635,114
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$600,000
Surplus, including all undivided profits (market value)	476,389	466,650	486,898	670,195
Unpaid dividends, reserve for taxes, rents and dividends	6,856	.....	.....	7,200
Preferred deposits, viz.:				
Due New York State savings banks	450,200	459,130	488,236	457,200
Due New York State savings and loan associations	77,113	42,891	31,064	25,615
Deposits secured by outstanding unmatured New York State bonds	174,000	174,000	174,000	174,000
Other deposits secured by pledge of bank assets	191,169	143,667	131,892	192,299
Due depositors, not preferred	5,095,423	5,117,994	5,333,485	5,769,093
Due to trust companies, banks and bankers	606,236	568,105	672,613	690,781
Other liabilities	67,003	40,436	48,615	48,729
Add for cents	3	3	2	2
Total liabilities	$7,444,392	$7,312,876	$7,666,805	$8,635,114

THE PEOPLE'S BANK OF HAMBURGH — HAMBURGH.

WM. G. VENNER, *President.* [44 Main street; organized 1891.] SMITH F. COLVIN, *Cashier.*

DIRECTORS.

WM. G. VENNER, JOSIAH H. KESTER, J. W. SALISBURY, ELIJAH COOK, H. R. STRATEMEIER,
C. J. KLEINFELDER, J. FRANK SCHUMMER, JOHN VAN EPPS, SMITH F. COLVIN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$44,573	$42,655	$42,162	$42,446
Other securities, market value	100,287	96,759	96,469	94,269
Real estate owned	10,000	10,000	10,000	10,000
Mortgages owned	70,362	69,340	70,960	63,940
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	47,568	51,276	48,150	48,838
Loans and discounts secured by other collateral	29,520	23,494	43,318	36,086
Loans and discounts without collateral	158,194	167,869	148,197	170,465
Overdrafts	747	298	363	405
Due from trust companies, banks and bankers	52,271	54,061	41,057	55,862
Specie	11,609	12,633	12,580	11,879
Legal tender notes and notes of National banks	16,721	19,851	19,831	23,834
Assets not included in any of the above heads	3,247	1,247	1,744	1,695
Add for cents	2	4	2	3
Total resources	$545,101	$549,487	$534,833	$559,722
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	42,519	41,915	43,323	37,492
Unpaid dividends, reserve for taxes, rents and dividends	3	7	3	23
Preferred deposits, viz.:				
Due New York State savings and loan associations	.....	.....	.....	13
Deposits secured by outstanding unmatured New York State bonds	10,204	10,241	16,238	12,241
Due depositors, not preferred	457,374	465,322	441,268	477,451
Other liabilities	5,000	2,000	4,000	2,500
Add for cents	1	2	1	2
Total liabilities	$545,101	$549,487	$534,833	$559,722

THE PEOPLES BANK OF HAVERSTRAW — HAVERSTRAW.

EVERETT FOWLER, *President.* [1 Broadway; organized 1887.] O. E. REYNOLDS, *Cashier.*

DIRECTORS.

EVERETT FOWLER, HENRY HAHN, DENTON FOWLER, LUCIEN H. WASHBURN, JAMES H. MORRISSEY, O. E. REYNOLDS, E. O. ROSE,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$47,173	$32,893	$32,893	$31,450
Other securities, market value	265,084	262,031	255,063	258,550
Real estate owned	15,000	15,000	15,000	15,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,803	8,748	8,749	7,532
Loans and discounts secured by other collateral	107,153	102,001	148,381	111,616
Loans and discounts without collateral	257,618	303,997	280,596	293,186
Overdrafts	2,222	422	400	330
Due from trust companies, banks and bankers	69,976	100,703	68,835	56,109
Specie	3,400	3,305	3,237	4,130
Legal tender notes and notes of national banks	51,769	49,445	59,359	58,737
Cash items	21,688	3,105	3,026	4,995
Assets not included in any of the above heads	6,431	3,652	3,775	5,124
Add for cents	4	3	5	5
Total resources	$856,321	$885,305	$879,319	$846,764
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	221,674	216,700	216,351	217,081
Unpaid dividends, reserve for taxes, rents and dividends	2,313	645	40	4,155
Preferred deposits, viz.: Due New York State savings and loan associations	.....	3,045	1,515	2,244
Due depositors, not preferred	567,924	602,271	594,428	565,485
Due to trust companies, banks and bankers	14,409	12,596	16,807	7,509
Other liabilities	.....	47	176	286
Add for cents	1	1	2	4
Total liabilities	$856,321	$885,305	$879,319	$846,764

THE PEOPLES BANK OF JOHNSTOWN, N. Y.— JOHNSTOWN.

EDWARD WELLS, *President.* [51 West Main street; organized 1889.] DONALD FRASER, *Cashier.*

DIRECTORS.

GEORGE C. POTTER, HARWOOD DUDLEY, CHARLES O. CROSS, ARCHIBALD MCMARTIN, DAVID A. HAYS, WM. H. MAYLENDER, FRED. H. BEHLEN, WM. T. BRIGGS, J. P. ARGERSINGER, JAS. S. IRELAND, WM. ARGERSINGER, EDWARD WELLS, EDWARD C. DECKER, FRANK ADAMS, E. M. KENNEDY, JOHN W. UHLINGER, RICHARD M. EVANS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$26,240	$16,332	$16,475	$16,556
Other securities, market value	784,060	760,730	740,778	741,190
Real estate owned	35,000	35,000	35,000	35,000
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	79,950	79,950	79,950	79,950
Loans and discounts secured by other collateral	124,525	136,992	151,257	198,212
Loans and discounts without collateral	1,224,612	1,178,807	1,171,998	1,219,730
Overdrafts	164	41	186	103
Due from trust companies, banks and bankers	331,592	258,681	288,124	233,701
Specie	58,056	59,136	58,085	60,578
Legal tender notes and notes of national banks	85,307	78,722	65,001	63,649
Cash items	11,559	29,631	4,432	2,308
Assets not included in any of the above heads	10,755	9,939	9,845	10,818
Add for cents	4	5	5	4
Total resources	$2,771,824	$2,643,966	$2,621,136	$2,661,799
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	328,300	306,291	298,789	293,555
Unpaid dividends, reserve for taxes, rents and dividends	90	260	.....	110
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	417	790	1,429	1,725
Due depositors, not preferred	2,118,246	2,120,630	2,082,229	2,039,466
Due to trust companies, banks and bankers	11,304	3,853	26,976	15,336
Bills payable	100,000	.....	.....	100,000
Other liabilities	13,465	12,141	11,710	11,605
Add for cents	2	1	3	2
Total liabilities	$2,771,824	$2,643,966	$2,621,136	$2,661,799

THE PEOPLES BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

CSOTT FOSTER, *President.* [393–395 Canal street; organized 1851.] WILLIAM MILNE, *Cashier.*

DIRECTORS.

SCOTT FOSTER, ADOLPH WIMPFHEIMER, THOMAS WILLIAMS, THEODORE W. MORRIS, THEODORE TIEDEMANN, ALFRED B. MACLAY, WILLIAM MILNE, STEVENSON TAYLOR,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	5,700	5,700	5,700	5,700
Real estate owned	75,000	75,000	75,000	75,000
Loans and discounts secured by other collateral	103,143	82,222	96,514	102,910
Loans and discounts without collateral	1,809,203	2,212,181	2,094,526	2,187,726
Overdrafts	52	.....	259	201
Due from trust companies, banks and bankers	904,593	495,651	605,017	623,190
Specie	505,466	371,360	391,498	424,786
Legal tender notes and notes of national banks	140,000	169,003	168,106	175,711
Cash items	304,985	297,015	203,683	224,817
Assets not included in any of the above heads	8,903	3,982	8,962	4,378
Add for cents	2	3	2	2
Total resources	$3,858,047	$3,713,117	$3,650,267	$3,825,421
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	480,971	473,599	475,459	464,030
Unpaid dividends, reserve for taxes, rents and dividends	150	235	25	2,818
Due depositors, not preferred	3,167,291	3,030,374	2,964,720	3,046,536
Bills payable	.....	.....	.....	100,000
Other liabilities	9,633	8,907	10,062	12,036
Add for cents	2	2	1	1
Total liabilities	$3,858,047	$3,713,117	$3,650,267	$3,825,421

THE PEOPLES BANK OF POTSDAM, N. Y. — POTSDAM.

C. E. SANFORD, *President.* [15 Market street; organized 1889.] JOHN A. MAY, *Cashier.*

DIRECTORS.

C. E. SANFORD, ROYAL NEWTON, P. J. CLARK, H. J. SANFORD, RUFUS L. SISSON, JAS. A. COX, A. D. HEATH, F. P. MATHEWS, C. S. FERRIS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,148	$1,148	$1,140	$1,135
Other securities, market value	125,312	134,111	135,750	169,175
Real estate owned	13,000	13,000	13,000	13,000
Mortgages owned	4,526	4,526	4,526	4,526
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,671	9,421	9,171	8,821
Loans and discounts secured by other collateral	62,548	60,048	62,450	67,325
Loans and discounts without collateral	390,561	425,660	400,032	393,494
Overdrafts	2,554	2,111	1,641	2,410
Due from trust companies, banks and bankers	73,348	41,825	67,221	61,223
Specie	6,946	9,018	9,854	10,461
Legal tender notes and notes of national banks	26,876	27,857	22,038	23,039
Cash items	1,170	817	400	2,096
Assets not included in any of the above heads	1,289	1,517	1,752	783
Add for cents	3	2	2	3
Total resources	$718,952	$731,061	$728,977	$757,491
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	108,449	106,251	109,749	108,107
Preferred deposits, viz.: Due New York State savings and loan associations	.....	1,140	2,471	1,636
Due depositors, not preferred	557,585	570,678	563,617	595,259
Due to trust companies, banks and bankers	.....	4	466	.....
Other liabilities	2,917	2,987	2,673	2,487
Add for cents	1	1	1	2
Total liabilities	$718,952	$731,061	$728,977	$757,491

THE PEOPLES BANK OF TROY — TROY.

J. K. P. PINE, *President.* [604 Second avenue; organized 1889.] A. B. COBDEN, *Cashier.*

DIRECTORS.

J. K. P. PINE, F. B. TWINING, C. N. FLACK, J. J. CHILD, W. H. DENNIN, H. E. NORTHRUP, W. BOLTON, W. H. DRAPER, G. H. PAGE, J. H. LYONS, GEO. W. DAW, A. P. MCKEAN,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$977
Other securities, market value	75,786	105,442	74,830	74,098
Real estate owned	5,000	5,000	5,000	5,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	47,354	38,280	42,955	40,023
Loans and discounts secured by other collateral	342,292	410,298	378,770	286,549
Loans and discounts without collateral	458,940	408,647	422,251	514,676
Overdrafts	492	75	250	959
Due from trust companies, banks and bankers	76,978	65,175	85,688	146,626
Specie	23,317	2,855	3,788	23,805
Legal tender notes and notes of national banks	24,502	50,200	53,532	34,996
Cash items	1,402	5,083	2,979	504
Assets not included in any of the above heads	9,791	6,141	5,478	5,781
Add for cents	3	3	4	5
Total resources	$1,066,857	$1,098,199	$1,076,525	$1,133,999
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	126,608	123,948	122,160	124,731
Unpaid dividends, reserve for taxes, rents and dividends	1,786	259	859	1,459
Due depositors, not preferred	817,861	868,610	840,485	888,587
Due to trust companies, banks and bankers	12,024	315	4,709	14,531
Other liabilities	8,577	5,064	8,310	4,689
Add for cents	1	3	2	2
Total liabilities	$1,066,857	$1,098,199	$1,076,525	$1,133,999

THE PEOPLE'S STATE BANK OF EAST RANDOLPH — EAST RANDOLPH.

M. V. BENSON, *President.* [Main street; organized 1891.] WILLIAM E. SEARLE, *Cashier.*

DIRECTORS.

E. D. HOLDRIDGE, M. V. BENSON, WM. E. SEARLE, R. T. SEARLE, M. D. JOHNSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statenent of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$5,300	$4,800	$4,800	$4,800
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	2,157	2,148	2,548	2,490
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,450	7,450	12,211	12,211
Loans and discounts secured by other collateral	20,452	20,602	22,321	22,492
Loans and discounts without collateral	103,325	117,528	119,506	115,607
Overdrafts	89	714	117	545
Due from trust companies, banks and bankers	66,258	47,904	44,598	59,604
Specie	5,168	5,079	5,287	5,232
Legal tender notes and notes of national banks	4,008	5,941	4,330	5,217
Cash items	408	65	141	307
Assets not included in any of the above heads	1,050	1,100	1,200	1,300
Add for cents	4	3	3	3
Total resources	$218,169	$215,834	$219,562	$232,308
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	21,183	20,016	20,772	22,371
Due depositors, not preferred	170,935	167,617	172,590	183,497
Due to trust companies, banks and bankers	.....	2,100	.....	139
Other liabilities	1,050	1,100	1,200	1,300
Add for cents	1	1	.....	1
Total liabilities	$218,169	$215,834	$219,562	$232,308

THE PHOENIX BANK — PHOENIX.

J. A. HAWKES, *President.* [Canal and Bridge streets; Organized 1869.] E. G. HUTCHINSON, *Cashier.*

DIRECTORS.

J. A. HAWKES, C. E. HUTCHINSON, E. G. HUTCHINSON, A. W. HAWKES, K. N. SWEET.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,000	$2,000	$2,000	$2,000
Other securities, market value	2,500	2,500	2,500	2,500
Real estate owned	8,010	8,010	8,010	8,010
Mortgages owned	20,000	23,700	25,650	25,150
Loans and discounts without collateral	112,371	103,917	113,550	107,440
Overdrafts	10	111	43	269
Due from trust companies, banks and bankers	12,723	20,753	10,040	24,686
Specie	212	479	123	325
Legal tender notes and notes of national banks	6,874	9,079	7,390	9,990
Cash items	1,183	76	411	231
Assets not included in any of the above heads	852	1,100	1,182	920
Add for cents	3	2	1	1
Total resources	$166,738	$171,727	$170,900	$181,522
LIABILITIES.				
Capital	$35,000	$35,000	$35,000	$35,000
Surplus, including all undivided profits (market value)	16,167	14,342	14,052	15,845
Unpaid dividends, reserve for taxes, rents and dividends	550	668	2,768	.....
Due depositors, not preferred	111,760	119,055	108,938	127,866
Due to trust companies, banks and bankers	.....	.....	2,161	.....
Other liabilities	3,260	2,660	7,978	2,810
Add for cents	1	2	3	1
Total liabilities	$166,738	$171,727	$170,900	$181,522

POWER CITY BANK — NIAGARA FALLS.

PETER P. PFOHL, *President.* [207 Falls street; organized 1893.] FRED J. COE, *Cashier.*

DIRECTORS.

PETER P. PFOHL, CHARLES E. HAEBERLE, PAUL A. SCHOELLKOPF, MORRIS COHN, JR., CHARLES M. HALL, FRED J. COE, FRANCIS H. SALT,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$140,528	$135,658	$136,972	$135,508
Other securities, market value	114,863	114,453	80,312	78,573
Real estate owned	10,150	10,150	10,150	8,750
Mortgages owned	4,574	4,574	4,574	5,399
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	75,987	122,435	123,219	124,492
Loans and discounts secured by other collateral	1,267,892	1,258,651	1,409,210	1,393,210
Loans and discounts without collateral	1,059,614	740,477	753,449	843,751
Overdrafts	242	828	916	715
Due from trust companies, banks and bankers	478,571	711,289	586,667	547,844
Specie	29,208	3,300	12,828	20,497
Legal tender notes and notes of national banks	169,250	195,148	157,000	160,300
Cash items	17,192	11,363	7,666	10,889
Assets not included in any of the above heads	20,023	14,419	15,694	15,339
Add for cents	4	4	4	4
Total resources	$3,388,098	$3,322,749	$3,298,661	$3,345,271
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	246,046	256,209	266,405	272,573
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	1,000	2,000
Preferred deposits, viz.:				
Due New York State savings banks	130,670	199,843	253,812	179,808
Due New York State savings and loan associations	4,319	22,282	20,654	4,682
Deposits secured by outstanding unmatured New York State bonds	88,414	84,013	87,179	88,600
Other deposits secured by pledge of bank assets	10,531	12,762	12,515	16,062
Due depositors, not preferred	2,678,843	2,625,167	2,531,901	2,658,821
Due to trust companies, banks and bankers	116,495	12,236	16,671	12,759
Other liabilities	12,777	10,233	8,522	9,983
Add for cents	3	4	2	3
Total liabilities	$3,388,098	$3,322,749	$3,298,661	$3,345,271

PRATTSBURGH STATE BANK — PRATTSBURGH.

WILLIAM G. DEAN, *President.* [Organized 1904.] WILLIAM CUFFNEY, *Cashier.*

DIRECTORS.

WILLIAM G. DEAN, WILLIAM CUFFNEY, JOSEPH G. McCONNELL, WILLIAM B. PRATT, ROBERT J. SCOTT,
IRA C. PRATT, FRED E. BLOOD, WILLIAM McMICHAEL, HERBERT T. SCOFIELD.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$16,660	$16,660	$16,660	$16,660
Other securities, market value	.....	.....	.....	.....
Real estate owned	4,500	7,300	7,300	7,300
Mortgages owned	4,948	4,518	4,518	4,518
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,804	15,960	13,531	20,859
Loans and discounts secured by other collateral	78,177	48,866	51,348	32,108
Loans and discounts without collateral	128,146	148,834	151,840	159,846
Overdrafts	519	111	112	81
Due from trust companies, banks and bankers	17,464	37,259	17,431	19,920
Specie	4,478	2,501	4,446	3,672
Legal tender notes and notes of national banks	2,520	2,020	2,480	2,210
Cash items	.....	46	.....	.....
Assets not included in any of the above heads	3,200	3,300	3,400	3,500
Add for cents	2	5	3	3
Total resources	279,418	$287,380	$273,069	$270,677
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	32,030	30,074	30,650	31,414
Unpaid dividends, reserve for taxes, rents and dividends	30	12	6	48
Preferred deposits, viz.:				
Due New York State savings and loan associations	219,897	.....	.....	.....
Other deposits secured by pledge of bank assets	416	.....	.....	.....
Due depositors, not preferred		227,835	213,413	210,006
Other liabilities	2,043	4,458	4,000	4,209
Add for cents	2	1	.....	.....
Total liabilities	$279,418	$287,380	$273,069	$270,677

THE PUBLIC BANK OF NEW YORK CITY — NEW YORK CITY.

JOSEPH J. BACH, *First Vice-President.* [89–91 Delancey street; organized 1908.] C. H. BALDWIN, *Cashier.*

DIRECTORS.

HENRY OLLESHEIMER, C. C. ANDERSON, J. C. EISELE, LOUIS BIEL, JOSEPH J. BACH,
NATHAN M. MARKWELL, PH. BEROLZHEIMER, MOE A. ISAACS, LEON SANDERS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,081,457	$1,066,857	$1,066,857	$1,367,079
Other securities, market value	404,422	424,803	345,550	664,330
Real estate owned	228,536	228,536	298,076	299,030
Mortgages owned	94,146	94,046	93,896	93,746
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	442,690	295,594	290,449	228,638
Loans and discounts secured by other collateral	1,881,179	2,255,280	1,346,342	1,638,395
Loans and discounts without collateral	3,340,868	3,254,357	4,287,944	3,923,088
Overdrafts	1,174	1,093	833	1,764
Due from trust companies, banks and bankers	2,286,742	2,469,983	2,714,832	2,035,124
Specie	1,041,226	1,064,840	1,086,043	1,052,708
Legal tender notes and notes of national banks	166,509	141,683	143,987	204,194
Cash items	131,473	161,994	43,732	52,019
Assets not included in any of the above heads	59,488	45,472	66,840	81,566
Add for cents	5	6	7	6
Total resources	$11,159,915	$11,504,544	$11,785,388	$11,641,687
LIABILITIES.				
Capital	$300,000	$600,000	$600,000	$600,000
Surplus, including all undivided profits (market value)	291,287	247,832	260,152	267,980
Unpaid dividends, reserve for taxes, rents and dividends	4,250	1,000	2,000	8,000
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	5,000	5,000	5,000	5,000
Other deposits secured by pledge of bank assets	4,501	4,581	5,000	5,000
Due depositors, not preferred	10,483,793	10,610,133	10,780,871	10,650,284
Due to trust companies, banks and bankers	13,046	17,324	12,718	28,466
Other liabilities	58,036	18,672	119,646	76,955
Add for cents	2	2	1	2
Total liabilities	$11,159,915	$11,504,544	$11,785,388	$11,641,687

RENSSELAER COUNTY BANK — RENSSELAER.

JOHN F. MUNGER, *President.* [810 Broadway; organized 1906.] EDWARD J. GUILFOIL, *Cashier.*

DIRECTORS.

HENRY J. BEST, LEDYARD COGSWELL, JAMES GUILFOIL, MATTHEW A. HEERAN, WALTER B. MCCULLOCH, JOHN F. MUNGER, JAMES THOMPSON, GEORGE A. MARCH, CHRISTOPHER W. RILEY, ROBERT G. STEWART, JOHN K. SPENCER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$20,000	$20,150	$20,100	$26,100
Other securities, market value	336,868	347,273	326,841	320,054
Real estate owned	20,000	20,000	20,000	20,000
Mortgages owned	54,850	52,775	54,575	55,645
Loans and discounts secured by other collateral	62,950	67,665	62,135	100,876
Loans and discounts without collateral	128,662	153,142	144,320	195,424
Overdrafts	145	1	27	18
Due from trust companies, banks and bankers	65,685	68,845	77,753	84,178
Specie	5,075	5,280	6,138	6,009
Legal tender notes and notes of national banks	35,375	31,852	32,391	38,439
Cash items	1,596	319	734	235
Assets not included in any of the above heads	4,978	5,762	7,882	7,408
Add for cents	4	3	3	1
Total resources	$736,188	$773,067	$752,899	$854,387
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	26,769	28,486	26,986	22,432
Unpaid dividends, reserve for taxes, rents and dividends	110	241	341	445
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	18,000	18,000	18,000	14,000
Due depositors, not preferred	638,823	670,925	653,834	758,739
Other liabilities	2,485	5,413	3,737	8,770
Add for cents	1	2	1	1
Total liabilities	$736,188	$773,067	$752,899	$854,387

ROME CITY BANK — ROME.

C. FRANK FLOYD, *President.* [105 South James street; organized 1912.] ARTHUR D. WHITE, *Cashier.*

DIRECTORS.

C. FRANK FLOYD, WILLIAM T. BINKS, EDWARD HAMMANN, E. OTTO ROTHMUND, FRANK BINGHAM, ERNEST BRUSH, ELMER E. WILKINSON, MICHAEL DULY, E. A. EVANS, JOHN E. MASON, FRANK E. CASTLE, FRANK W. KIRKLAND, JACOB KARLEN, JOSEPH A. REES, JOHN T. WIGGINS, JAMES V. VOCK, PERCEL M. RAUP, SEYMOUR OSTER, CHARLES E. HOOPER, EDWIN D. BESLEY, MICHAEL J. LAWLER, SYLVESTER C. BALDWIN, ERNEST KARLEN, LEWIS WILLIAMS, THOMAS WILLIAMS.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$10,133	$10,123	$10,116	$10,060
Other securities, market value	26,053	25,847	40,295	35,857
Mortgages owned	13,800	27,544	31,681	30,406
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	918	1,629	3,137	2,422
Loans and discounts secured by other collateral	11,380	17,691	45,701	37,736
Loans and discounts without collateral	138,448	178,722	170,076	217,659
Overdrafts	85	125	26	135
Due from trust companies, banks and bankers	30,470	53,512	46,224	86,948
Specie	1,511	1,574	2,082	1,135
Legal tender notes and notes of national banks	27,719	27,902	29,161	31,525
Cash items	1,613	1,575	895	2,855
Assets not included in any of the above heads	2,891	3,143	3,999	3,445
Add for cents	4	6	2	6
Total resources	$265,025	$349,393	$383,395	$460,189
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	49,675	49,408	49,305	50,769
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	.....	1,000
Due depositors, not preferred	114,275	197,547	232,164	306,908
Due to trust companies, banks and bankers	1,074	1,756	968	198
Other liabilities	.....	680	957	1,313
Add for cents	1	2	1	1
Total liabilities	$265,025	$349,393	$383,395	$460,189

RUSHVILLE STATE BANK — RUSHVILLE.

GEORGE M. FITCH, *President.* [Main street; Organized 1912.] T. CHAUNCEY WILLIAMS, *Cashier.*

DIRECTORS.

GEORGE M. FITCH, FRANK B. LOOMIS, WILLIAM G. DEAN, T. CHAUNCEY WILLIAMS, T. M. JACKSON,
M. J. WILSON, DANIEL L. PADDOCK, LEWIS C. WILLIAMS, ROBERT G. PERRY.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$13,605	$20,477	$24,200	$21,010
Real estate owned	4,000	4,000	4,000	4,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	.....	.....	3,500
Loans and discounts secured by other collateral	11,466	9,097	8,386	9,164
Loans and discounts without collateral	19,777	39,436	32,137	41,734
Overdrafts	.....	4	181	25
Due from trust companies, banks and bankers	20,038	26,492	15,604	13,283
Specie	200	876	571	757
Legal tender notes and notes of national banks	4,127	4,575	1,965	2,491
Cash items	165	.....	617	5
Assets not included in any of the above heads	1,286	1,752	1,762	1,830
Add for cents	3	2	4	2
Total resources	$74,667	$106,711	$89,427	$97,801
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	2,810	3,469	3,684	4,331
Due depositors, not preferred	46,850	78,210	60,668	58,395
Bills payable	.....	.....	.....	10,000
Other liabilities	6	31	74	74
Add for cents	1	1	1	1
Total liabilities	$74,667	$106,711	$89,427	$97,801

THE SAUGERTIES BANK — SAUGERTIES.

ALBERT CARNRIGHT, *President.* [258 Main street; organized 1888.] HENRY T. KEENEY, *Cashier.*

DIRECTORS.

ALBERT CARNRIGHT, CHARLES DAVIS, JAMES E. DEDERICK, E. CLARK REED, JOHN W. SHULTS, CLINTON VAN BUSKIRK, CHARLES LUSK, WM. L. FIERO,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$25,662	$25,979	$25,851	$22,417
Other securities, market value	11,100	11,100	11,100	11,100
Real estate owned	6,400	6,400	6,400	6,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,831	16,056	16,223	16,127
Loans and discounts secured by other collateral	64,383	53,339	55,049	61,415
Loans and discounts without collateral	138,918	147,003	105,391	115,813
Overdrafts	624	809	251	597
Due from trust companies, banks and bankers	8,780	3,647	20,750	10,851
Specie	5,251	6,448	5,580	6,047
Legal tender notes and notes of national banks	12,598	8,150	11,092	16,204
Cash items	1,414	845	1,015	2,637
Assets not included in any of the above heads	1,000	500	2,300	1,200
Add for cents	3	4	3	2
Total resources	$284,964	$280,280	$261,005	$270,810
LIABILITIES.				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus, including all undivided profits (market value)	42,316	40,288	42,680	40,448
Unpaid dividends, reserve for taxes, rents and dividends	102	174	97	909
Preferred deposits, viz.: Due New York State savings banks	6,122	3,403	5,446	8,371
Due depositors, not preferred	104,442	102,433	83,833	90,244
Due to trust companies, banks and bankers	6,980	8,981	3,947	5,836
Add for cents	2	1	2	2
Total liabilities	$284,964	$280,280	$261,005	$270,810

THE SCHOHARIE COUNTY BANK — SCHOHARIE.

CHARLES M. THROOP, *President.* [Main street; organized 1888.] ROBERT A. DEWEY, *Cashier.*

DIRECTORS.

CHARLES M. THROOP, ISAAC VAN VECHTEN, JOHN P. VAN VECHTEN, WILLIAM B. COLYER, ARTHUR H. WOODS, ALFRED PARROTT, ROBERT A. DEWEY, CHARLES SHOLTES,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$11,000	$11,000	$11,000	$10,800
Other securities, market value	141,692	147,965	143,765	141,547
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	73,673	73,123	72,633	72,158
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	428	428	428	428
Loans and discounts secured by other collateral	6,540	3,200	5,700	12,100
Loans and discounts without collateral	83,989	68,070	83,431	76,540
Overdrafts	422	115	699	731
Due from trust companies, banks and bankers	59,638	54,573	31,733	31,601
Specie	1,824	1,791	511	884
Legal tender notes and notes of national banks	17,301	17,215	17,237	17,629
Cash items	188	683	436	1,072
Assets not included in any of the above heads	5,800	5,200	6,350	4,800
Add for cents	2	3	3	2
Total resources	$404,997	$385,866	$376,426	$372,792
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	28,418	26,271	25,375	26,110
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	6,000	6,000	6,000	7,000
Due depositors, not preferred	340,778	323,994	316,800	311,782
Other liabilities	4,800	4,600	3,250	2,900
Add for cents	1	1	1	.....
Total liabilities	$404,997	$385,866	$376,426	$372,792

SEASIDE BANK — WEST HAMPTON BEACH.

ERASTUS F. POST, *President.* [Main street; organized 1904.] HERMON D. BISHOP, *Cashier.*

DIRECTORS.

ERASTUS F. POST, HENRY GARDINER, RODNEY A. WARD, ERNEST H. BISHOP, WILLIAM H. WINTERS, SILAS A. TUTTLE, HERBERT C. TUTHILL, ALANSON P. ROGERS, WILLARD F. JAGGER, HERMON D. BISHOP, MORRIS R. PHILLIPS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,007	$1,012	$995	$981
Other securities, market value	50,800	45,535	45,036	58,655
Real estate owned	2,000	2,000	2,000	2,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,500	4,500	4,500	7,500
Loans and discounts secured by other collateral	3,580	6,405	5,780	9,145
Loans and discounts without collateral	79,267	76,780	84,012	79,961
Overdrafts	30	2	.....	85
Due from trust companies, banks and bankers	15,815	13,685	27,825	51,195
Specie	5,082	6,102	5,085	8,350
Legal tender notes and notes of national banks	1,800	1,000	1,200	2,500
Assets not included in any of the above heads	1,488	738	792	1,629
Add for cents	3	3	2	3
Total resources	$165,372	$157,762	$177,227	$222,004
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	14,546	11,686	10,765	11,710
Unpaid dividends, reserve for taxes, rents and dividends	.....	460	20	.....
Due depositors, not preferred	113,751	112,615	133,334	185,294
Due to trust companies, banks and bankers	.....	.....	90	.....
Bills payable	12,000	8,000	8,000	.....
Other liabilities	74	1	17	.....
Add for cents	1	.....	1	.....
Total liabilities	$165,372	$157,762	$177,227	$222,004

THE SECURITY BANK OF NEW YORK — NEW YORK CITY.

R. ROSS APPLETON, *President.* [1 East 14th street; organized 1888.*] LOUIS V. ENNIS, *Cashier.*

DIRECTORS.

R. ROSS APPLETON, RICHARD I. BREWSTER, JAMES G. CANNON, SAMUEL S. CAMPBELL, CYRIL CRIMMINS, JAMES W. DEGRAFF, WILLIAM E. WHEELOCK, MOREAU DELANO, EDWARD B. JORDAN, CORNELIUS P. KITCHEL, BRADLEY MARTIN, MAX MARKEL, WELDING RING, HENDERSON M. WOLFE, FRANK SEAMAN, THOMAS P. SPENCER, ALBERT TURNER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$121,180	$123,422	$120,420	$118,770
Other securities, market value	45,761	6,528	31,528	26,492
Real estate owned	139,700	135,113	138,057	132,874
Mortgages owned	77,960	77,260	76,560	75,860
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	72,174	67,486	68,932	68,305
Loans and discounts secured by other collateral	2,024,092	1,636,330	1,858,272	1,437,046
Loans and discounts without collateral	8,638,520	9,073,675	9,246,007	9,598,644
Overdrafts	1,859	748	673	551
Due from trust companies, banks and bankers	969,017	499,460	1,016,196	99,631
Specie	2,170,911	2,601,188	2,226,141	2,187,390
Legal tender notes and notes of national banks	1,565,779	1,043,713	1,246,639	1,348,367
Cash items	1,458,153	1,092,188	1,207,678	951,025
Assets not included in any of the above heads	1,048,368	1,039,515	1,029,209	980,504
Add for cents	4	5	4	4
Total resources	$18,333,478	$17,396,631	$18,266,316	$17,025,463
LIABILITIES.				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	450,065	442,786	423,463	364,012
Unpaid dividends, reserve for taxes, rents and dividends	864	6,365	9,740	13,657
Preferred deposits, viz.:				
Due New York State savings and loan associations	35,170	35,152	20,386	9,420
Deposits secured by outstanding unmatured New York State bonds	78,479	67,246	70,374	107,581
Deposits otherwise preferred	.....	.....	.....	9,020
Due depositors, not preferred	16,402,386	15,665,692	16,499,838	15,403,449
Due to trust companies, banks and bankers	38,788	29,644	31,394	55,650
Other liabilities	327,723	149,744	211,117	62,672
Add for cents	3	2	4	2
Total liabilities	$18,333,478	$17,396,631	$18,266,316	$17,025,463

*Organized as Fourteenth Street Bank in the City of New York.

THE SOUTHAMPTON BANK — SOUTHAMPTON.

JAMES H. PIERSON, *President.* [Organized 1888.] L. E. TERRY, *Cashier.*

DIRECTORS.

EDGAR A. HILDRETH, JAMES H. PIERSON, WILLIS D. VAN BRUNT, ERASTUS F. POST, L. EMORY TERRY, HENRY H. HILDRETH, ALFRED E. SCHERMERHORN, EDWARD H. FOSTER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,012	$1,010	$1,000	$985
Other securities, market value	120,850	113,687	112,450	116,237
Real estate owned	5,000	8,966	10,000	11,374
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	31,175	34,750	36,200	33,200
Loans and discounts secured by other collateral	28,149	27,959	32,194	33,509
Loans and discounts without collateral	224,774	204,745	235,030	255,404
Overdrafts	211	500	261	176
Due from trust companies, banks and bankers	20,117	30,360	27,499	91,326
Specie	3,090	4,036	4,757	3,571
Legal tender notes and notes of national banks	13,875	15,292	15,428	19,365
Cash items	1,613	1,944	1,674	650
Assets not included in any of the above heads	2,722	1,595	1,536	2,237
Add for cents	4	4	4	5
Total resources	$452,592	$444,848	$478,033	$568,039
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	111,396	109,023	103,721	103,886
Unpaid dividends, reserve for taxes, rents and dividends	48	48	48	48
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	9,390	9,426	7,200	8,952
Due depositors, not preferred	278,301	261,166	266,226	400,144
Due to trust companies, banks and bankers	3,252	100	556	4,839
Bills payable	.....	15,000	50,000	.....
Other liabilities	203	83	281	168
Add for cents	2	2	1	2
Total liabilities	$452,592	$444,848	$478,033	$568,039

SOUTH SIDE BANK OF BAY SHORE, N. Y.— BAY SHORE.

P. S. WICKS, *President.* [Main street; organized 1887.] L. K. REDINGTON, *Cashier.*

DIRECTORS.

H. S. RAVEN, H. S. NEWINS, JOSIAH ROBBINS, WM. H. ROBBINS, W. A. HULSE, GEO. B. HOWELL, H. D. BREWSTER, JOSEPH WOOD, JOHN J. GIBSON, EVERETT T. ROGERS, P. S. WICKS,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,144	$1,144	$1,000	$1,000
Other securities, market value	63,947	63,710	62,985	62,322
Real estate owned	7,800	7,800	7,500	7,500
Mortgages owned	5,500	6,000	6,000	5,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,903	18,903	13,903	10,970
Loans and discounts secured by other collateral	12,740	12,700	10,590	9,165
Loans and discounts without collateral	184,133	173,004	186,014	195,340
Overdrafts	218	231	237	80
Due from trust companies, banks and bankers	9,496	34,864	44,954	51,400
Specie	3,843	4,892	4,548	5,706
Legal tender notes and notes of national banks	14,048	18,685	11,619	32,426
Cash items	2,728	1,354	1,257	2,203
Assets not included in any of the above heads	1,514	774	1,010	2,125
Add for cents	3	2	3	2
Total resources	$326,017	$344,063	$351,620	$386,139
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	51,790	51,188	51,518	51,180
Unpaid dividends, reserve for taxes, rents and dividends	722	41	850	850
Due depositors, not preferred	226,798	237,672	232,537	308,506
Due to trust companies, banks and bankers	1,400	.....	1,169	372
Bills payable	20,000	30,000	40,000	.....
Other liabilities	305	160	545	230
Add for cents	2	2	1	1
Total liabilities	$326,017	$344,063	$351,620	$386,139

THE STATE BANK OF AVON — AVON.

AARON BARBER, *President.* [Genesee street; organized 1892.] W. J. WEED, *Cashier.*

DIRECTORS.

AARON BARBER, WM. CARTER, LEWIS TRIPP, E. H. BABCOCK, W. J. WEED,
W. G. MARKHAM, W. H. FARNUM, JAMES TIGHE, J. D. ANDERSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$62,432	$46,158	$81,719	$63,032
Other securities, market value	44,560	68,600	44,560	51,150
Real estate owned	9,500	8,500	8,500	8,500
Mortgages owned	162,150	162,775	164,925	163,925
Loans and discounts secured by other collateral	44,366	43,004	44,495	43,017
Loans and discounts without collateral	282,673	295,492	329,590	367,559
Overdrafts	116	356	352	915
Due from trust companies, banks and bankers	108,811	118,744	70,107	80,228
Specie	8,541	8,937	9,368	10,382
Legal tender notes and notes of national banks	32,048	34,359	32,876	30,840
Cash items	1,628	2,261	4,048	1,689
Add for cents	4	3	3	3
Total resources	$756,829	$789,189	$790,543	$821,240
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	40,558	36,783	39,983	41,999
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	28,425	27,657	30,457	30,819
Due depositors, not preferred	651,845	687,748	677,497	671,720
Due to trust companies, banks and bankers	.....	.....	.....	14,000
Other liabilities	6,000	7,000	12,605	32,701
Add for cents	1	1	1	1
Total liabilities	$756,829	$789,189	$790,543	$821,240

THE STATE BANK OF BELMONT — BELMONT.

ELMORE A. WILLETTS, *President.* [Schuyler street; organized 1888.] H. R. SORTORE, *Cashier.*

DIRECTORS.

ELMORE A. WILLETTS. WM. K. PAUL. LEONARD W. ELY, WM. J. RICHARDSON.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$4,100	$4,000	$4,000	$3,000
Other securities, market value	52,900	46,000	45,000	42,000
Real estate owned	2,374	2,393	5,500	11,000
Mortgages owned	52,700	52,700	52,700	52,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,774	19,024	16,499	17,949
Loans and discounts secured by other collateral	93,715	97,210	103,825	107,236
Loans and discounts without collateral	92,997	85,952	95,709	81,556
Overdrafts	1,317	3,562	529	2,205
Due from trust companies, banks and bankers	50,578	47,824	56,585	64,256
Specie	9,836	10,819	9,479	9,783
Legal tender notes and notes of national banks	5,730	8,040	10,331	8,143
Cash items	477	1,059	311	421
Assets not included in any of the above heads	3,214	2,500	3,500	2,600
Add for cents	4	3	4	5
Total resources	$388,716	$381,086	$403,972	$402,854
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	50,067	46,948	49,506	51,501
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	530	657	738	801
Due depositors, not preferred	286,319	281,580	301,727	298,751
Other liabilities	1,800	1,900	2,000	1,800
Add for cents	.....	1	1	1
Total liabilities	$388,716	$381,086	$403,972	$402,854

STATE BANK OF BOLIVAR — BOLIVAR.

C. C. GARTHWAIT, *President.* [Main street; organized 1882.] W. J. HOGAN, *Cashier.*

DIRECTORS.

C. C. GARTHWAIT, W. J. HOGAN, GEORGE H. BRADLEY, ASA ROOT, E. F. ROOT, S. F. BOOTH, A. L. SHANER, E. J. WILSON, J. W. HAMSHER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$30,000	$27,000	$25,000	$26,000
Real estate owned	3,500	3,500	3,500	3,500
Mortgages owned	386	386	386	2,886
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	92,176	98,763	175,820	176,297
Loans and discounts secured by other collateral	129,127	126,271	59,058	58,724
Loans and discounts without collateral	104,232	105,293	143,873	144,353
Overdrafts	52	118	67	341
Due from trust companies, banks and bankers	84,262	83,015	109,679	76,798
Specie	8,158	8,892	9,333	9,686
Legal tender notes and notes of national banks	21,356	19,918	21,154	19,861
Cash items	191	945	1	747
Assets not included in any of the above heads	650	500	1,000	500
Add for cents	3	3	3	3
Total resources	$474,093	$474,604	$548,874	$519,696
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	64,953	66,040	65,560	67,614
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	3,000	.....
Due depositors, not preferred	367,989	377,564	449,813	411,081
Bills payable	10,000	.....	.....	10,000
Other liabilities	1,150	1,000	500	1,000
Add for cents	1	.....	1	1
Total liabilities	$474,093	$474,604	$548,874	$519,696

STATE BANK OF BROCTON — BROCTON.

J. R. DRONEY, *President.* [Main street; organized 1892.] L. D. SULLIVAN, *Cashier.*

DIRECTORS.

J. R. DRONEY, E. BUCKNER, H. A. FRANCIS, C. F. CRANDALL, G. S. A. FARNHAM, L. D. SULLIVAN, F. D. HARDENBURG,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,000	$1,000	$1,000	$1,000
Other securities, market value	28,905	28,905	28,905	29,050
Real estate owned	11,600	11,600	11,600	11,600
Mortgages owned	27,423	32,423	32,423	23,923
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	23,649	27,454	28,610	26,145
Loans and discounts secured by other collateral	53,044	37,577	27,512	15,102
Loans and discounts without collateral	158,434	152,990	147,268	174,253
Overdrafts	379	1,332	903	1,757
Due from trust companies, banks and bankers	37,372	27,594	19,735	22,692
Specie	11,044	8,394	8,955	7,759
Legal tender notes and notes of national banks	7,805	7,570	7,980	11,430
Cash items	.....	.....	1	.....
Assets not included in any of the above heads	2,107	2,523	2,844	2,019
Add for cents	3	4	3	4
Total resources	$362,765	$339,366	$317,739	$326,734
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	33,078	33,584	33,186	33,904
Unpaid dividends, reserve for taxes, rents and dividends	4,000	4,000	4,000	4,000
Due depositors, not preferred	289,901	268,729	247,010	233,457
Due to trust companies, banks and bankers	3,078	430	773	2,722
Bills payable	.....	.....	.....	20,000
Other liabilities	2,706	2,620	2,769	2,651
Add for cents	2	3	1	.....
Total liabilities	$362,765	$339,366	$317,739	$326,734

STATE BANK OF CANASTOTA, N. Y.—CANASTOTA.

MILTON DE LANO, *President.* [218 South Peterboro street; organized 1887.] KIRK B. DE LANO, *Cashier.*

DIRECTORS.

WILLIAM H. PATTEN, JOHN W. WILSON, JAMES B. DE LANO, MILTON DE LANO, FRANCIS STAFFORD, FRED F. HUBBARD, S. K. BEMISS, KIRK B. DE LANO, PHILIP HUYCK.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$28,531	$36,852	$37,815	$37,815
Other securities, market value	3,800	3,800	3,800	3,700
Real estate owned	13,984	13,984	13,984	13,984
Loans and discounts secured by other collateral	10,580	37,386	45,834	50,015
Loans and discounts without collateral	176,444	136,440	144,499	139,921
Overdrafts	65	49	133	93
Due from trust companies, banks and bankers	45,860	39,531	22,547	36,855
Specie	3,826	5,036	5,516	5,990
Legal tender notes and notes of national banks	16,447	10,098	9,868	11,166
Cash items	440	362	214	916
Add for cents	4	4	2	4
Total resources	$299,981	$283,542	$284,212	$300,459
LIABILITIES.				
Capital	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	42,034	41,160	40,896	43,092
Unpaid dividends, reserve for taxes, rents and dividends	.....	21	228	.....
Preferred deposits, viz.:				
Due New York State savings and loan associations	673	1,577	3,284	2,927
Other deposits secured by pledge of bank assets	3,739	4,726	5,118	5,387
Due depositors, not preferred	190,513	174,563	164,715	179,337
Due to trust companies, banks and bankers	3,019	1,493	425	646
Other liabilities	.....	.....	9,545	9,067
Add for cents	3	2	1	3
Total liabilities	$299,981	$283,542	$284,212	$300,459

STATE BANK OF CHATHAM, N. Y.—CHATHAM.

EDWARD C. WHITE, *President.* [Organized 1875.] H. A. HUMPHREY, *Cashier.*

DIRECTORS.

EDWARD C. WHITE, JAMES THOMAS, ISAAC H. SONN, E. D. C. TRACY, CHARLES H. JOHNSON,
HENRY C. PIERSON, WILLARD R. STARKS, CHARLES A. COLLORD, H. A. HUMPHREY.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$13,817	$13,849	$13,976	$13,825
Other securities, market value	311,942	325,973	333,577	339,395
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	23,950	25,450	25,300	27,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,000	7,306	5,806	5,806
Loans and discounts secured by other collateral	89,687	64,859	79,479	70,810
Loans and discounts without collateral	143,208	136,766	155,652	164,188
Overdrafts	41	124	590	12
Due from trust companies, banks and bankers	56,770	104,639	101,755	80,767
Specie	6,736	6,763	6,415	6,072
Legal tender notes and notes of national banks	31,512	32,412	50,939	52,938
Cash items	1,080	93	328	1,414
Assets not included in any of the above heads	2,282	2,057	2,313	2,661
Add for cents	4	5	4	2
Total resources	$693,029	$725,296	$781,134	$770,590
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	73,666	76,474	73,628	72,459
Unpaid dividends, reserve for taxes, rents and dividends	2,575	245	160	672
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	890	886	934	1,374
Due depositors, not preferred	558,710	594,652	650,536	643,474
Due to trust companies, banks and bankers	1,794	1,338	1,905	473
Other liabilities	5,393	1,699	3,969	2,137
Add for cents	1	2	2	1
Total liabilities	$693,029	$725,296	$781,134	$770,590

THE STATE BANK OF COMMERCE OF BROCKPORT, N. Y.—BROCKPORT.

DEAN G. CRIPPEN, *President.* [25 Main street; organized 1909.] HENRY E. HILER, *Cashier.*

DIRECTORS.

DEAN G. CRIPPEN, HENRY E. HILER, JAMES E. CONLEY, GEORGE E. LOCKE, MANLEY A. SHAFER,
HARRIS HOLMES, JOHN D. BURNS, JOHN F. DAILEY, MORTON MINOT, ALBERT C. SCHEPLER,
LEONARD D. TRIMMER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$23,230	$23,230	$23,000	$22,540
Other securities, market value	128,900	127,620	130,707	122,800
Mortgages owned	134,386	133,276	147,173	146,449
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,134	10,620	11,082	8,993
Loans and discounts secured by other collateral	57,225	29,700	35,800	26,600
Loans and discounts without collateral	165,003	183,340	186,068	203,949
Overdrafts	826	4,826	3,371	1,642
Due from trust companies, banks and bankers	55,332	108,679	54,380	82,368
Specie	2,897	2,821	2,811	2,855
Legal tender notes and notes of national banks	33,500	31,500	33,000	30,000
Cash items	3,284	103	775	6,766
Assets not included in any of the above heads	11,161	8,094	9,095	11,038
Add for cents	4	4	3	3
Total resources	$626,882	$663,813	$637,265	$666,003
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	15,788	13,672	14,642	16,441
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	14,279	14,404	16,137	19,504
Due depositors, not preferred	545,313	581,936	555,485	556,558
Bills payable	.....	.....	.....	20,000
Other liabilities	1,500	3,800	1,000	3,500
Add for cents	2	1	1	.....
Total liabilities	$626,882	$663,813	$637,265	$666,003

STATE BANK OF FILLMORE — FILLMORE.

WM. P. BROOKS, *President.* [Organized 1889.] C. J. HOWDEN, *Cashier.*

DIRECTORS.

WM. P. BROOKS, CHAS. E. INGHAM, W. F. PASCO, N. N. COLBURN, W. J. RICHARDSON, WM. FOOTE, C. J. HOWDEN, J. M. DAVIDSON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,000	$2,000	$2,000	$2,000
Other securities, market value	51,000	56,000	51,000	50,000
Real estate owned	3,800	3,800	3,800	3,800
Mortgages owned	11,650	11,350	11,350	11,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	58,753	62,274	59,978	55,652
Loans and discounts secured by other collateral	27,967	34,570	42,928	39,192
Loans and discounts without collateral	218,040	203,919	205,430	217,368
Overdrafts	205	405	9	78
Due from trust companies, banks and bankers	76,343	51,687	49,205	40,876
Specie	4,580	4,728	4,366	4,323
Legal tender notes and notes of national banks	17,850	14,423	15,888	12,377
Cash items	242	235	3,105	700
Assets not included in any of the above heads	4,000	3,500	3,500	4,000
Add for cents	3	1	3	4
Total resources	$476,433	$448,892	$452,562	$441,670
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	47,777	49,362	48,934	51,679
Unpaid dividends, reserve for taxes, rents and dividends	2,500	.....	2,500	.....
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	123	130	167	154
Due depositors, not preferred	396,736	370,899	372,255	360,836
Due to trust companies, banks and bankers	296	.....	204	.....
Other liabilities	4,000	3,500	3,500	4,000
Add for cents	1	1	2	1
Total liabilities	$476,433	$448,892	$452,562	$441,670

THE STATE BANK OF MAYVILLE — MAYVILLE.

F. W. CRANDALL, *President.* [Erie street; organized 1894.] E. D. REAGAN, *Cashier.*

DIRECTORS.

F. W. CRANDALL, JAS. H. PRENDERGAST, D. E. MORRIS, W. F. FISCHER, A. E. SKINNER, E. D. REAGAN, M. W. SCOFIELD,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$31,000	$31,000	$31,000	$35,000
Other securities, market value	18,600	2,600	2,900	3,400
Real estate owned	4,000	4,000	5,500	5,500
Mortgages owned	20,072	19,146	14,291	25,373
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	44,742	25,230	27,336	23,844
Loans and discounts secured by other collateral	33,970	36,436	33,301	55,111
Loans and discounts without collateral	92,761	117,673	119,874	137,260
Overdrafts	538	24	91	137
Due from trust companies, banks and bankers	21,939	27,403	25,918	42,136
Specie	2,756	2,995	3,298	6,652
Legal tender notes and notes of national banks	11,532	13,168	9,670	10,637
Cash items	46	322	531	83
Assets not included in any of the above heads	2,500	2,500	2,500	2,500
Add for cents	4	3	3	3
Total resources	$284,460	$282,500	$276,213	$347,636
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	10,729	11,619	13,590	14,640
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	15	.....
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	25,844	27,498	26,625	27,815
Due depositors, not preferred	220,264	215,675	207,008	271,271
Due to trust companies, banks and bankers	1,014	.....	.....	853
Other liabilities	1,607	2,707	3,973	8,055
Add for cents	2	1	2	2
Total liabilities	$284,460	$282,500	$276,213	$347,636

THE STATE BANK — NEW YORK CITY.

O. L. RICHARD, *President.* [374-378 Grand street; organized 1890.] A. I. VOORHIS, *Cashier.*

DIRECTORS.

OSCAR L. RICHARD, ARNOLD KOHN, LUCIUS N. LITTAUER, HARRY W. VOGEL, WALTER T. KOHN, WALTER L. BURCKETT, WILLIAM WALTON, ALBERT I. VOORHIS, JOHN KNEISEL, HAROLD C. RICHARD, WILLIAM B. ROTH.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$692,515	$982,500	$968,750	$874,777
Other securities, market value	2,587,951	3,030,292	2,661,106	2,550,181
Real estate owned	1,123,076	1,066,781	1,072,499	1,059,996
Mortgages owned	1,304,958	1,332,797	1,400,514	1,369,775
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	1,080,863	1,024,407	926,071	843,616
Loans and discounts secured by other collateral	2,649,880	2,155,192	2,532,511	2,088,329
Loans and discounts without collateral	9,647,243	8,907,277	9,997,844	10,734,684
Overdrafts	2,839	4,455	4,463	1,739
Due from trust companies, banks and bankers	741,313	758,324	851,973	679,152
Specie	5,550,519	5,328,165	5,527,215	5,592,801
Legal tender notes and notes of national banks	396,000	381,000	395,000	347,000
Cash items	942,854	434,165	591,178	760,267
Assets not included in any of the above heads	70,343	69,144	72,919	72,498
Add for cents	5	4	6	5
Total resources	$26,790,359	$25,474,503	$27,002,049	$26,974,820
LIABILITIES.				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	676,731	560,347	587,754	491,643
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	200,000	170,000	170,000	250,000
Other deposits secured by pledge of bank assets	77,459	81,783	84,788	87,458
Due depositors, not preferred	24,239,540	23,044,163	24,716,568	24,713,351
Due to trust companies, banks and bankers	208,867	221,688	186,679	201,724
Other liabilities	387,761	396,520	256,258	230,642
Add for cents	1	2	2	2
Total liabilities	$26,790,359	$25,474,503	$27,002,049	$26,974,820

STATE BANK OF NORWOOD — NORWOOD.

FRANK L. SMITH, *President.* [Main street; organized 1887.] JOSEPH J. PRINGLE, *Cashier.*

DIRECTORS.

FRANK L. SMITH, HENRY ASHLEY, PAUL E. WALKER, GEORGE HARRIS, WILLIS J. FLETCHER, GEO. C. RICHARDS, J. E. BOYNTON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$21,000	$21,200	$21,000	$20,600
Other securities, market value	23,500	26,310	35,760	40,960
Real estate owned	.....	.....	2,500	2,500
Mortgages owned	600	600	600	600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	32,325	30,624	27,452	21,270
Loans and discounts secured by other collateral	61,405	46,924	40,282	52,565
Loans and discounts without collateral	258,463	238,929	265,698	266,717
Overdrafts	495	755	960	700
Due from trust companies, banks and bankers	68,145	95,441	89,939	104,952
Specie	5,556	6,103	6,354	5,929
Legal tender notes and notes of national banks	23,690	22,318	22,379	24,525
Cash items	56	159	10	97
Assets not included in any of the above heads	700	700	700	600
Add for cents	2	3	2	3
Total resources	$495,937	$490,066	$513,636	$542,018
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	88,033	87,811	88,046	92,148
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	2,500	.....
Preferred deposits, viz.:				
Due New York State savings and loan associations	158	377	807	865
Deposits secured by outstanding unmatured New York State bonds	6,702	6,523	7,191	7,131
Due depositors, not preferred	348,782	343,234	361,090	389,873
Other liabilities	2,260	2,120	4,000	2,000
Add for cents	2	1	2	1
Total liabilities	$495,937	$490,066	$513,636	$542,018

THE STATE BANK OF RANDOLPH — RANDOLPH.

J. N. COWEN, *President.* [Main street; organized 1874.] J. A. CROWLEY, *Cashier.*

DIRECTORS.

J. N. COWEN, G. E. SEAGER, G. W. FENTON, W. L. RATHBONE, J. A. CROWLEY,
ELVA LEE, E. D. HOLDRIDGE, H. C. RICH, FRANK L. SEAGER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$77,660	$78,190	$87,300	$87,240
Other securities, market value	9,847	9,802	9,735	9,705
Real estate owned	9,687	9,687	9,452	8,964
Mortgages owned	74,109	67,343	82,193	81,896
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	28,407	27,175	34,077	34,416
Loans and discounts secured by other collateral	92,593	53,041	90,881	83,805
Loans and discounts without collateral	211,437	216,919	235,184	216,697
Overdrafts	431	869	1,286	1,026
Due from trust companies, banks and bankers	71,812	96,630	50,706	44,971
Specie	16,311	16,272	13,789	14,025
Legal tender notes and notes of national banks	12,035	14,045	11,680	10,795
Cash items	5,917	1,586	3,171	3,588
Assets not included in any of the above heads	2,600	2,600	3,000	2,600
Add for cents	4	6	6	3
Total resources	$612,850	$594,165	$632,460	$599,731
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	82,328	80,227	82,250	83,793
Unpaid dividends, reserve for taxes, rents and dividends	1,000	1,000	1,000	1,000
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	6,000	6,000	6,000	7,000
Other deposits secured by pledge of bank assets	482	519	899	1,399
Due depositors, not preferred	487,139	473,090	474,127	470,742
Due to trust companies, banks and bankers	2,209	.....	4,024	2,154
Other liabilities	3,689	3,328	34,158	3,643
Add for cents	3	1	2	.....
Total liabilities	$612,850	$594,165	$632,460	$599,731

THE STATE BANK OF RANSOMVILLE — RANSOMVILLE.

F. B. GATES, *President.* [Main street; organized 1911.] ARTHUR D. NICHOLS, *Cashier.*

DIRECTORS.

F. B. GATES, W. D. WISNER, ARTHUR D. NICHOLS, E. W. POTTER, C. T. YOUNG, C. C. ROBERTSON,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,046	$2,046	$2,046	$2,046
Other securities, market value	5,700	5,700	5,700	5,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,350	14,050	11,556	11,242
Loans and discounts secured by other collateral	6,594	5,550	3,750	500
Loans and discounts without collateral	38,442	41,980	40,356	37,664
Overdrafts	2	28	3	3
Due from trust companies, banks and bankers	34,192	15,652	12,024	29,574
Specie	305	243	1,406	1,134
Legal tender notes and notes of national banks	3,811	3,512	4,547	5,866
Cash items	132	.....	.....	.....
Assets not included in any of the above heads	2,903	2,147	2,223	2,114
Add for cents	2	2	3	2
Total resources	$105,479	$90,910	$83,614	$95,845
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	2,277	2,208	2,544	2,829
Unpaid dividends, reserve for taxes, rents and dividends	135	230	363	501
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	461	461	148	252
Due depositors, not preferred	77,451	62,854	55,424	67,024
Other liabilities	153	154	133	236
Add for cents	2	3	2	3
Total liabilities	$105,479	$90,910	$83,614	$95,845

THE STATE BANK OF SENECA FALLS — SENECA FALLS.

WILMOT P. ELWELL, *President.* [52 Fall street; organized 1902.] THOMAS W. POLLARD, *Cashier.*

DIRECTORS.

ADELAID C. MORSE, WALDO G. MORSE, FRED L. STORY, WILMOT P. ELWELL, THOMAS W. POLLARD, CHARLES S. SANDERSON, C. FRANK HAMMOND,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$4,000	$4,000	$4,000	$5,029
Other securities, market value	87,283	82,081	90,825	75,690
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	74,825	78,548	82,908	91,208
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	918	1,530	1,554	1,554
Loans and discounts secured by other collateral	21,130	21,247	39,048	35,646
Loans and discounts without collateral	137,513	128,300	132,114	130,585
Overdrafts	47	1	1	.....
Due from trust companies, banks and bankers	56,961	50,775	22,391	73,889
Specie	6,562	7,790	8,770	9,650
Legal tender notes and notes of national banks	22,706	20,151	24,382	21,246
Cash items	729	430	190	664
Assets not included in any of the above heads	2,920	2,560	2,700	3,758
Add for cents	3	3	2	3
Total resources	$420,597	$402,416	$413,885	$453,922
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	42,145	44,186	43,248	45,038
Due depositors, not preferred	314,689	300,962	312,055	344,634
Due to trust companies, banks and bankers	6,690	3,314	2,008	7,465
Other liabilities	7,071	3,953	6,573	6,784
Add for cents	2	1	1	1
Total liabilities	$420,597	$402,416	$413,885	$453,922

THE STATE BANK OF SHERMAN — SHERMAN.

J. L. THAYER, *President.* [116 Main street; organized 1890.] I. O. OTTAWAY, *Cashier.*

DIRECTORS.

O. J. OTTAWAY, A. B. OTTAWAY, G. F. OTTAWAY, J. E. OTTAWAY, LOUISE HART, J. Y. BRIGHTMAN, I. O. OTTAWAY, L. D. GALE, F. L. CORNISH, A. C. IMBERY, J. L. THAYER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$42,113	$42,025	$42,025	$42,025
Other securities, market value	37,252	37,252	37,252	37,651
Real estate owned	3,200	3,200	3,200	3,200
Mortgages owned	6,380	6,830	6,330	6,305
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	29,600	31,100	30,600	31,400
Loans and discounts secured by other collateral	44,890	42,630	44,300	44,750
Loans and discounts without collateral	95,804	93,423	99,670	90,366
Overdrafts	2,279	798	1,380	1,456
Due from trust companies, banks and bankers	26,391	29,465	29,127	41,353
Specie	8,340	6,140	8,129	9,460
Legal tender notes and notes of national banks	9,011	8,519	6,992	10,875
Cash items	483	177	1,069	744
Assets not included in any of the above heads	1,000	1,000	1,000	1,000
Add for cents	4	2	2	2
Total resources	$306,747	$302,561	$311,076	$320,587
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	17,884	20,194	20,232	20,715
Unpaid dividends, reserve for taxes, rents and dividends	2,400	1,265	1,000	1,090
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	9,000	9,000	9,000	9,000
Other deposits secured by pledge of bank assets	622	6,000	6,411	1,006
Deposits otherwise preferred	.....	557	.....	.....
Due depositors, not preferred	250,839	239,544	248,432	262,774
Other liabilities	1,000	1,000	1,000	1,000
Add for cents	2	1	1	2
Total liabilities	$306,747	$302,561	$311,076	$320,587

STATE BANK OF SYRACUSE — SYRACUSE.

FREDERICK W. BARKER, *President.* [102 North Salina street; organized 1873.] GEORGE A. WOOD, *Cashier.*

DIRECTORS.

FREDERICK W. BARKER, FRANCIS HENDRICKS, FRANK HISCOCK, GEORGE A. WOOD, OSCAR F. WOOD, FIDELIO K. HISCOCK, ARTHUR W. LOASBY, ALFRED MERCER, LUCIUS M. KINNE, WILLIAM S. LANDON, GEORGE DOHENY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$7,000	$7,000	$7,000	$7,000
Other securities, market value	94,199	94,199	94,099	93,500
Mortgages owned	27,115	25,804	22,266	22,241
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	36,674	36,112	35,916	35,240
Loans and discounts secured by other collateral	463,832	380,066	414,705	392,378
Loans and discounts without collateral	1,417,287	1,273,768	1,393,579	1,304,052
Overdrafts	212	.....	111	3
Due from trust companies, banks and bankers	129,237	426,229	512,439	276,902
Specie	26,895	29,093	27,133	28,473
Legal tender notes and notes of national banks	137,585	104,711	105,275	165,482
Cash items	34,913	27,164	36,143	51,003
Assets not included in any of the above heads	5,982	5,019	3,904	5,628
Add for cents	3	5	4	3
Total resources	$2,380,934	$2,409,170	$2,652,574	$2,381,905
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	539,529	531,703	547,278	547,803
Preferred deposits, viz.:				
Due New York State savings banks	4,511	6,987	7,326	129,484
Deposits secured by outstanding unmatured New York State bonds	1,967	1,775	2,017	1,689
Due depositors, not preferred	1,346,052	1,753,336	1,489,183	1,202,874
Due to trust companies, banks and bankers	376,930	.....	494,077	353,978
Other liabilities	11,941	15,366	12,690	46,074
Add for cents	4	3	3	3
Total liabilities	$2,380,934	$2,409,170	$2,652,574	$2,381,905

STATE BANK OF THERESA — THERESA.

JAMES H. SNELL, *President.* [Commercial street; organized 1913.] GEO. D. WALRADT, *Cashier.*

DIRECTORS.

JAS. H. SNELL, GEO. D. WALRADT, W. L. ROOT, H. P. HOUSE, GEO. W. BRETSCH,
W. D. MORROW, CHAS. A. YOUNG, J. J. MAKEPEACE, WM. DE YOUNG, E. R. STOCKWELL.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value				$1,000
Other securities, market value				2,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral				162
Loans and discounts secured by other collateral				2,500
Loans and discounts without collateral				11,955
Overdrafts				98
Due from trust companies, banks and bankers				18,647
Specie				1,183
Legal tender notes and notes of national banks				3,824
Assets not included in any of the above heads				4,931
Add for cents				2
Total resources				$46,302
LIABILITIES.				
Capital				$25,000
Due depositors, not preferred				21,302
Total liabilities				$46,302

THE STATE BANK OF TRUMANSBURG, N. Y.— TRUMANSBURG.

JAMES K. WHEELER, *President.* [Main street; organized 1905.] C. W. BOWER, *Cashier.*

DIRECTORS.

JAMES K. WHEELER, C. W. BOWER, F. H. TUNISON, WALTER MEKEEL, ISAAC HOLTON, W. P. BIGGS, A. T. KELSEY,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,056	$2,056	$4,067	$3,037
Other securities, market value	52,149	52,149	49,164	49,164
Real estate owned	3,500	3,500	3,500	3,500
Mortgages owned	36,296	35,896	33,411	33,411
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	23,304	25,578	20,091	18,456
Loans and discounts secured by other collateral	20,300	13,506	13,431	14,062
Loans and discounts without collateral	71,011	71,345	81,616	85,738
Overdrafts	175	428	280	1,054
Due from trust companies, banks and bankers	29,802	20,663	32,482	25,652
Specie	1,499	1,882	2,173	1,530
Legal tender notes and notes of national banks	12,167	13,330	13,632	12,283
Cash items	545	394	61	420
Assets not included in any of the above heads	2,938	2,927	2,795	2,576
Add for cents	3	6	5	4
Total resources	$255,745	$243,660	$256,708	$250,887
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	7,536	7,415	8,004	8,067
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	3	.....
Preferred deposits, viz.: Deposits secured by outstanding unmatured New York State bonds	571	735	1,087	527
Due depositors, not preferred	217,575	206,405	217,324	215,537
Due to trust companies, banks and bankers	3,361	3,102	3,889	854
Other liabilities	1,700	1,000	1,400	900
Add for cents	2	3	1	2
Total liabilities	$255,745	$243,660	$256,708	$250,887

THE STATE BANK OF WILLIAMSON — WILLIAMSON.

R. M. CHEETHAM, *President.* [Organized 1905.] J. L. TRANSUE, *Cashier.*

DIRECTORS.

R. M. CHEETHAM, J. E. TUFTS, J. S. BRANDT, GEO. WATERS, J. L. TRANSUE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$2,000	$1,003	$2,000	$2,006
Other securities, market value	7,046	6,823	5,806	5,800
Real estate owned	27,738	37,972	38,112	38,148
Mortgages owned	49,982	47,582	39,082	36,282
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	125,317	101,475	99,413	82,039
Loans and discounts secured by other collateral	250,328	245,243	210,316	173,089
Loans and discounts without collateral	281,781	317,870	269,786	327,501
Overdrafts	3,094	329	1,893	847
Due from trust companies, banks and bankers	120,052	97,276	75,096	110,071
Specie	23,423	26,183	20,250	18,784
Legal tender notes and notes of national banks	21,790	22,000	24,000	23,000
Cash items	2,096	.....	2,600	1,139
Assets not included in any of the above heads	5,911	5,911	6,411	10,000
Add for cents	5	3	4	4
Total resources	$920,563	$909,670	$794,769	$828,710
LIABILITIES.				
Capital	$30,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	52,244	33,995	38,248	35,292
Unpaid dividen ds, reserve for taxes, rents and dividends	.....	.....	.....	24
Due depositors, not preferred	835,319	812,674	693,021	705,393
Bills payable	.....	.....	.....	25,000
Other liabilities	3,000	3,000	3,500	3,000
Add for cents	.....	1	.....	1
Total liabilities	$920,563	$909,670	$794,769	$828,710

THE STATE EXCHANGE BANK — HOLLEY.

MICHAEL KENNEDY, *President.* [Organized 1899.] W. S. HOUSEL, *Cashier.*

DIRECTORS.

MICHAEL KENNEDY, W. A. DOWNS, W. S. HOUSEL, C. W. CLOUGH, W. H. INMAN.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$11,426	$11,426	$10,325	$15,325
Other securities, market value	34,372	39,272	37,772	37,772
Real estate owned	8,000	8,000	8,000	8,000
Mortgages owned	62,925	59,350	58,150	61,475
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,900	13,500	17,508	17,300
Loans and discounts secured by other collateral	95,032	101,177	104,477	87,517
Loans and discounts without collateral	295,907	294,256	284,399	288,475
Overdrafts	3,339	1,255	1,504	1,147
Due from trust companies, banks and bankers	52,660	65,570	48,350	45,060
Specie	15,771	16,223	17,036	16,468
Legal tender notes and notes of national banks	26,979	20,220	22,692	17,688
Cash items	314	102	142	371
Assets not included in any of the above heads	5,562	7,314	6,500	8,042
Add for cents	5	5	4	4
Total resources	$626,192	$637,670	$616,859	$604,644
LIABILITIES.				
Capital	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	8,722	11,144	12,224	13,601
Unpaid dividends, reserve for taxes, rents and dividends	6	86	.....	.....
Preferred deposits, viz.:				
Deposits secured by outstanding unmatured New York State bonds	3,150	3,300	.....	3,707
Other deposits secured by pledge of bank assets	.....	.....	3,726	.....
Due depositors, not preferred	554,229	560,639	540,884	519,835
Other liabilities	84	2,500	22	7,500
Add for cents	1	1	3	1
Total liabilities	$626,192	$637,670	$616,859	$604,644

TACONIC VALLEY BANK — BERLIN.

VICTOR M. ALLEN, *President.* [Main street; organized 1907.] FRANK B. WELLS, *Cashier.*

DIRECTORS.

VICTOR M. ALLEN, ADELBERT F. BABCOCK, HENRY F. BROWN, JAMES C. COWEE, EDWARD F. FRARY, WILLIAM C. FEATHERS, R. FRANK LEWIS, ALBERT O. MATTISON, ADELBERT C. MAXON, LOUIS PINCUS, WILLIS W. WHYLAND, FRANK B. WELLS, HIRAM E. STEWART, HENRY W. SNELL, ARTHUR COWEE, TRACY D. TAYLOR,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,085	$1,085	$1,000	$1,000
Other securities, market value	55,300	55,800	61,150	72,400
Real estate owned	4,800	4,800	4,800	4,800
Mortgages owned	64,060	64,060	64,435	59,560
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,300	10,200	10,200	10,200
Loans and discounts secured by other collateral	110,415	95,000	96,500	97,300
Loans and discounts without collateral	135,099	170,129	168,655	154,567
Overdrafts	.....	38	30	16
Due from trust companies, banks and bankers	48,262	46,233	31,752	54,448
Specie	14,215	14,378	14,319	15,708
Legal tender notes and notes of national banks	12,365	11,475	12,280	13,200
Assets not included in any of the above heads	4,060	4,205	4,060	4,413
Add for cents	1	1	1	2
Total resources	$458,962	$477,404	$469,182	$487,614
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	15,890	15,417	14,387	15,535
Unpaid dividends, reserve for taxes, rents and dividends	.....	.....	.....	24
Due depositors, not preferred	413,902	430,288	426,683	438,865
Other liabilities	4,170	6,697	3,112	8,188
Add for cents	.....	2	.....	2
Total liabilities	$458,962	$477,404	$469,182	$487,614

TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

CHARLES W. BOGART, *President.* [2469 Third avenue; organized 1888.] CHARLES P. BOGART, *Cashier.*

DIRECTORS.

WILLIAM S. BECKLEY, CHARLES W. BOGART, CHARLES P. BOGART, J. CLARENCE DAVIES, GEORGE E. EDWARDS, GEORGE M. MACKELLAR, BRIAN G. HUGHES, JAMES L. WELLS, ANTON RINSCHLER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$1,000	$1,000	$1,000	$1,000
Real estate owned	214,705	213,150	213,150	211,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	65,475	71,475	68,275	65,400
Loans and discounts secured by other collateral	521,078	413,639	272,218	413,397
Loans and discounts without collateral	1,382,353	1,417,886	1,510,632	1,480,182
Overdrafts	593	372	342	574
Due from trust companies, banks and bankers	232,785	297,505	311,771	280,530
Specie	288,366	241,447	253,069	234,290
Legal tender notes and notes of national banks	132,110	97,900	113,000	127,150
Cash items	161,503	108,086	118,447	109,508
Assets not included in any of the above heads	7,200	6,500	6,500	6,250
Add for cents	3	3	2	3
Total resources	$3,007,171	$2,868,963	$2,868,406	$2,929,934
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	106,562	101,840	104,418	104,367
Unpaid dividends, reserve for taxes, rents and dividends	.....	500	1,250	2,000
Preferred deposits, viz.:				
Due New York State savings banks	74,900	62,403	85,262	103,490
Due New York State savings and loan associations	15,036	13,618	10,573	7,416
Due depositors, not preferred	2,506,776	2,382,320	2,361,219	2,400,956
Due to trust companies, banks and bankers	3,224	17,964	3,245	12,882
Other liabilities	100,671	90,316	102,436	98,820
Add for cents	2	2	3	3
Total liabilities	$3,007,171	$2,868,963	$2,868,406	$2,929,934

UNION BANK OF MEDINA — MEDINA.

GEORGE A. NEWELL, *President.* [500 Main street; organized 1861.] HARRY F. WELTON, *Cashier.*

DIRECTORS.

GEORGE A. NEWELL. HOMER J. LUTHER. HARRY F. WELTON. FRANCIS H. WHIPPLE. MICHAEL SLACK.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$34,952	$35,219	$34,686	$38,186
Other securities, market value	109,374	110,174	107,600	108,600
Mortgages owned	149,265	149,015	141,955	140,130
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	119,000	112,000	116,000	112,500
Loans and discounts secured by other collateral	370,379	332,156	306,510	295,520
Loans and discounts without collateral	98,128	99,199	130,391	147,848
Overdrafts	606	308	1,073	413
Due from trust companies, banks and bankers	116,324	140,172	127,495	96,733
Specie	15,400	15,694	14,548	14,723
Legal tender notes and notes of national banks	53,186	41,208	43,900	45,792
Cash items	2,936	912	4,222	2,735
Assets not included in any of the above heads	8,200	7,200	9,500	6,500
Add for cents	3	3	3	3
Total resources	$1,077,753	$1,043,260	$1,037,883	$1,009,683
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	61,085	61,649	62,324	63,758
Preferred deposits, viz.:				
Due New York State savings and loan associations	4,842	2,354	10,143	2,625
Deposits secured by outstanding unmatured New York State bonds	6,000	6,000	6,000	7,000
Other deposits secured by pledge of bank assets	8,714	8,098	8,787	12,541
Due depositors, not preferred	884,434	853,073	838,272	811,163
Due to trust companies, banks and bankers	975	683	354	593
Other liabilities	11,700	11,400	12,000	12,000
Add for cents	3	3	3	3
Total liabilities	$1,077,753	$1,043,260	$1,037,883	$1,009,683

UNION STOCK YARDS BANK OF BUFFALO — BUFFALO.

JOHN A. KLOEPFER, *President.* [Broadway and Fillmore avenue; organized 1904.] CHARLES C. THEOBALD, *Cashier.*

DIRECTORS.

SOLOMON M. BOREN, ADELBERT D. CRONK, HARRY J. DAVIS, M. F. DIRNBERGER, JR., JOHN H. ECKHARDT, E. E. JOHNSTON, HENRY A. KAMMAN, LOUIS KINKEL, CHARLES KLINCK, CHARLES A. KLOCKE, JOHN A. KLOEPFER, WILLIAM LANSILL, J. WILLARD LANSING, STANISLAUS LIPOWICZ, ORSON E. YEAGER.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$78,137	$86,467	$105,725	$124,787
Other securities, market value	131,562	143,207	140,822	206,648
Mortgages owned	14,804	14,804	14,804	14,804
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	55,076	53,088	70,093	53,085
Loans and discounts secured by other collateral	255,193	255,333	299,709	281,456
Loans and discounts without collateral	1,364,205	1,399,991	1,364,148	1,527,080
Overdrafts	329	78	382	354
Due from trust companies, banks and bankers	273,041	313,868	230,047	358,548
Specie	66,999	41,148	71,258	113,451
Legal tender notes and notes of national banks	98,410	69,000	45,925	69,065
Cash items	45,071	19,079	71,590	52,417
Assets not included in any of the above heads	17,520	16,300	16,900	18,200
Add for cents	3	4	3	3
Total resources	$2,400,350	$2,412,367	$2,431,406	$2,819,898
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	70,242	77,810	73,454	77,271
Unpaid dividends, reserve for taxes, rents and dividends	18,750	5,015	20,002	9,875
Preferred deposits, viz.:				
Due New York State savings banks	130,000	135,000	155,000	155,000
Due New York State savings and loan associations	7,647	10,771	3,338	6,725
Deposits secured by outstanding unmatured New York State bonds	65,000	65,000	65,000	65,000
Other deposits secured by pledge of bank assets	.....	.....	.....	160,000
Deposits otherwise preferred	10,000	10,000	.....	.....
Due depositors, not preferred	1,802,957	1,852,449	1,839,072	2,042,186
Due to trust companies, banks and bankers	20,860	2,448	15,861	33,905
Other liabilities	24,891	3,872	9,676	19,935
Add for cents	3	2	3	1
Total liabilities	$2,400,350	$2,412,367	$2,431,406	$2,819,898

UNIVERSITY BANK — ALFRED.

D. S. BURDICK, *President.* [15 North Main street; organized 1894.] E. A. GAMBLE, *Assistant Cashier.*

DIRECTORS.

J. G. ALLEN, C. C. CHAMPLIN, M. A. GREEN, GEO. W. ROSEBUSH, C. E. SHULTS, C. W. SISSON, CHAS. STILLMAN, D. S. BURDICK,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$4,260	$3,000	$3,000	$3,000
Other securities, market value	17,048	16,623	16,620	16,620
Real estate owned	7,779	7,779	7,813	7,813
Mortgages owned	5,280	5,280	5,280	5,280
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	14,885	9,315	9,315	7,052
Loans and discounts secured by other collateral	21,154	29,050	31,483	35,241
Loans and discounts without collateral	48,417	56,657	55,184	57,663
Overdrafts	183	66	211	340
Due from trust companies, banks and bankers	13,764	15,354	10,878	18,993
Specie	4,876	5,526	5,257	5,213
Legal tender notes and notes of national banks	2,610	4,115	4,031	4,972
Cash items	40	43	82	411
Assets not included in any of the above heads	1,699	1,873	2,335	2,637
Add for cents	6	4	4	3
Total resources	$142,001	$154,685	$151,493	$165,238
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	8,233	7,355	8,551	9,109
Unpaid dividends, reserve for taxes, rents and dividends	.....	48	.....	15
Preferred deposits, viz.:				
Due New York State savings and loan associations	3,513	9,178	11,564	4,244
Other deposits secured by pledge of bank assets	147	171	221	255
Due depositors, not preferred	104,416	112,297	105,429	125,846
Due to trust companies, banks and bankers	238	70	95	60
Other liabilities	452	564	631	707
Add for cents	2	2	2	2
Total liabilities	$142,001	$154,685	$151,493	$165,238

WATKINS STATE BANK — WATKINS.

C. M. DURLAND, *President.* [313 Franklin street; organized 1911.] W. S. GEORGE, *Cashier.*

DIRECTORS.

C. M. DURLAND, W. S. GEORGE, W. N. WISE, JAMES B. VOCK, C. S. WICKHAM, A. F. ROBSON, W. D. FOX, F. L. SANTWAY, H. D. FOX.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$24,935	$29,766	$52,307	$50,552
Other securities, market value	10,960	10,960	2,942	12,850
Real estate owned	800	750	750	700
Mortgages owned	55,648	57,348	59,948	62,698
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,090	3,486	9,031	8,604
Loans and discounts secured by other collateral	17,010	21,535	14,882	13,671
Loans and discounts without collateral	127,426	134,658	137,213	134,584
Overdrafts	107	131	257	341
Due from trust companies, banks and bankers	49,419	40,531	33,953	35,686
Specie	2,784	3,069	3,440	4,516
Legal tender notes and notes of national banks	12,401	13,410	16,611	13,997
Cash items	2,300	1,453	1,047	590
Assets not included in any of the above heads	3,725	3,925	4,125	4,325
Add for cents	3	3	3	6
Total resources	$311,608	$321,025	$336,509	$343,120
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	16,547	17,249	18,483	19,991
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	10,527	11,229	11,978	14,276
Due depositors, not preferred	229,204	241,146	254,609	256,988
Due to trust companies, banks and bankers	1,680	.....	138	400
Other liabilities	3,649	1,400	1,300	1,462
Add for cents	1	1	1	3
Total liabilities	$311,608	$321,025	$336,509	$343,120

WESTCHESTER AVENUE BANK — NEW YORK CITY.

JOHN TATLOCK, *President.* [1060 Southern boulevard; organized 1910.] FRANK D. PITKIN, *Cashier.*

DIRECTORS.

JOHN TATLOCK, RICHARD BILLINGS, ZOHETH S. FREEMAN, WARREN L. GREEN, HENRY A. INGRAHAM, JOHN L. KEMMERER, FRANK D. PITKIN, C. L. LEE, WILLIAM PETERS, JULIUS SCHWARTZ, FRANK A. SPENCER,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$26,000	$26,000	$25,220	$25,200
Other securities, market value	136,604	140,941	151,231	146,741
Loans and discounts secured by other collateral	32,628	26,361	29,911	28,002
Loans and discounts without collateral	350,135	387,491	529,733	458,233
Overdrafts	.....	.....	2	120
Due from trust companies, banks and bankers	15,804	48,220	13,528	50,687
Specie	30,066	36,687	34,078	30,041
Legal tender notes and notes of national banks	40,646	38,750	39,700	38,900
Cash items	1,452	1,112	1,923	1,409
Assets not included in any of the above heads	7,154	5,032	5,767	5,537
Add for cents	4	4	2	3
Total resources	$640,493	$710,598	$831,095	$784,873
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	50,410	51,484	54,295	54,957
Unpaid dividends, reserve for taxes, rents and dividends	.....	375	645	1,044
Preferred deposits, viz.: Other deposits secured by pledge of bank assets	25,000	25,000	25,000	25,000
Due depositors, not preferred	460,374	527,899	627,807	599,630
Due to trust companies, banks and bankers	4,625	5,696	2,689	3,402
Bills payable	.....	.....	20,000	.....
Other liabilities	83	141	659	838
Add for cents	1	3	.....	2
Total liabilities	$640,493	$710,598	$831,095	$784,873

WEST SIDE BANK — NEW YORK CITY.

CHRISTIAN F. TIETJEN, *President.* [481 and 483 Eighth avenue; organized 1869.] NATHANIEL MILLS, JR., *Assistant Cashier.*

DIRECTORS.

CHRISTIAN F. TIETJEN, FRANCIS L. LELAND, THOMAS STOKES, GEORGE KARSCH, AUGUSTUS TIETJEN,
JOSEPH STERN, W. EDGAR PRUDEN, CHARLES ROHE, THEO. M. BERTINE.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$1,140	$1,140	$1,140	$1,110
Other securities, market value	1,798,672	1,819,168	1,364,783	1,420,200
Real estate owned	554,580	554,580	554,580	554,580
Mortgages owned	27,872	27,872	27,872	27,872
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	50,500	39,000	23,900	33,654
Loans and discounts secured by other collateral	370,686	324,618	314,880	325,886
Loans and discounts without collateral	2,101,318	2,195,498	2,377,081	2,083,095
Overdrafts	442	279	456	591
Due from trust companies, banks and bankers	280,498	206,583	263,562	395,280
Specie	914,501	879,446	800,543	973,215
Legal tender notes and notes of national banks	330,458	277,733	301,224	306,635
Cash items	268,491	213,690	338,378	199,507
Assets not included in any of the above heads	24,305	28,195	16,525	31,895
Add for cents	4	4	4	4
Total resources	$6,723,467	$6,567,806	$6,384,928	$6,353,524
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	1,012,967	924,008	842,119	888,013
Unpaid dividends, reserve for taxes, rents and dividends	3,500	.....	2,998	2,998
Preferred deposits, viz.:				
Due New York State savings banks	132,886	130,834	121,901	71,666
Due New York State savings and loan associations	25,119	16,266	20,809	16,595
Due depositors, not preferred	5,185,449	4,942,884	4,937,266	4,921,800
Due to trust companies, banks and bankers	10,025	10,050	10,074	10,100
Bills payable	100,000	300,000	200,000	100,000
Other liabilities	53,519	43,762	49,757	142,348
Add for cents	2	2	4	4
Total liabilities	$6,723,467	$6,567,806	$6,384,928	$6,353,524

THE WILSON STATE BANK — WILSON.

CHARLES H. TUGWELL, *President.* [Young street; Organized 1913.] ARTHUR A. HOUSEL, *Cashier.*

DIRECTORS.

HERVEY SANFORD, JUSTUS W. HACKETT, CHARLES H. TUGWELL, FRED M. TABOR, CLARENCE E. JOHNSON, W. CRAWFORD RAMSDALE, SANFORD T. CHURCH,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	.....	.....	.....	$1,000
Real estate owned	.....	.....	.....	520
Loans and discounts secured by other collateral	.....	.....	.....	3,015
Loans and discounts without collateral	.....	.....	.....	41,892
Due from trust companies, banks and bankers	.....	.....	.....	7,922
Specie	.....	.....	.....	606
Legal tender notes and notes of national banks	.....	.....	.....	1,698
Cash items	.....	.....	.....	145
Assets not included in any of the above heads	.....	.....	.....	144
Add for cents	.....	.....	.....	2
Total resources	.....	.....	.....	$56,944
LIABILITIES.				
Capital	.....	.....	.....	$25,000
Surplus, including all undivided profits (market value)	.....	.....	.....	5,107
Due depositors, not preferred	.....	.....	.....	26,548
Other liabilities	.....	.....	.....	288
Add for cents	.....	.....	.....	1
Total liabilities	.....	.....	.....	$56,944

YORKVILLE BANK — NEW YORK CITY.

AUGUST ZINSSER, JR., *President.* [1511 Third avenue; organized 1892.] ERNEST WOLKOWITZ, *Cashier.*

DIRECTORS.

RICHARD H. ADAMS, WM. J. AMEND, RICHARD DELAFIELD, HENRY DIEDEL, J. GEORGE GRILL, CHAS. S. GUGGENHEIMER, HARRY C. HART, JULIUS A. MAY, GEORGE S. RUNK, AUGUST ZINSSER, JR., JACOB RUPPERT, JR., LEOPOLD SCHMID, H. B. SCHARMANN, GILBERT G. THORNE, CORNELIUS VANDERBILT, THOS. F. VIETOR,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$148,233	$148,830	$128,951	$131,106
Other securities, market value	1,469,063	1,426,080	1,394,771	1,283,220
Real estate owned	255,581	255,492	255,517	255,117
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	342,300	384,100	352,700	342,500
Loans and discounts secured by other collateral	734,021	690,958	442,155	769,327
Loans and discounts without collateral	1,810,918	1,837,845	1,864,494	1,747,309
Overdrafts	213	131	116	16
Due from trust companies, banks and bankers	611,613	707,270	773,429	804,240
Specie	587,653	648,992	540,220	581,634
Legal tender notes and notes of national banks	295,300	198,118	270,022	246,806
Cash items	170,099	143,939	166,569	106,372
Assets not included in any of the above heads	45,750	33,630	34,167	33,108
Add for cents	4	4	5	5
Total resources	$6,470,748	$6,475,389	$6,223,116	$6,300,760
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	543,865	527,427	489,289	498,470
Unpaid dividends, reserve for taxes, rents and dividends	1,400	5,500	11,451	11,601
Preferred deposits, viz.:				
Due New York State savings banks	56,836	57,258	57,692	58,129
Due New York State savings and loan associations	167	169	169	172
Due depositors, not preferred	5,722,348	5,758,738	5,531,526	5,597,889
Due to trust companies, banks and bankers	5,979	10,831	5,867	3,360
Other liabilities	40,152	15,463	27,119	31,138
Add for cents	1	3	3	1
Total liabilities	$6,470,748	$6,475,389	$6,223,116	$6,300,760

DE RUYTER BANKING COMPANY — DE RUYTER.

BYRON S. BRYANT, *President.* [Organized 1889.] FRANK S. MITCHELL, *Cashier.*

DIRECTORS.

BYRON S. BRYANT, MORRELL E. TALLETT, FRANK S. MITCHELL, FLORENCE L. MITCHELL, DWIGHT F. TAYLOR, WARREN J. SMITH,

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.: Public securities, market value	$35,300	$35,300	$35,300	$35,300
Mortgages owned	30,504	30,235	34,185	33,985
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,581	4,504	6,483	7,245
Loans and discounts secured by other collateral	5,945	5,475	3,986	4,251
Loans and discounts without collateral	66,376	72,343	73,421	67,235
Overdrafts	10	52	31	77
Due from trust companies, banks and bankers	97,145	88,696	79,853	101,636
Specie	10,448	10,209	11,558	10,152
Legal tender notes and notes of national banks	6,550	5,650	4,750	6,726
Cash items	161	90	149	12
Assets not included in any of the above heads	6,874	3,835	4,901	5,937
Add for cents	4	5	3	4
Total resources	$264,893	$256,394	$254,620	$272,560
LIABILITIES.				
Capital	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	15,663	18,950	18,520	17,906
Due depositors, not preferred	229,429	223,951	220,874	236,255
Other liabilities	9,805	3,492	5,225	8,398
Add for cents	1	1	1	1
Total liabilities	$264,898	$256,394	$254,620	$272,560

S U M M A R Y showing the aggregate Resources and Liabilities of the State Banks of Deposit and Discount, as exhibited by their reports to the Superintendent of Banks on the several dates named below.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$13,318,347	$13,885,085	$13,993,847	$14,136,201
Other securities, market value	50,907,403	52,166,589	50,335,393	50,446,723
Real estate owned	17,253,001	17,284,674	17,456,642	17,694,481
Mortgages owned	8,693,601	8,695,616	8,768,203	8,806,706
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	11,483,371	10,840,349	10,648,831	10,219,637
Loans and discounts secured by other collateral	129,493,900	129,618,332	129,213,806	126,398,669
Loans and discounts without collateral	195,778,536	198,853,530	200,615,319	206,451,337
Overdrafts	138,692	134,507	126,720	140,374
Due from trust companies, banks and bankers	48,107,508	48,209,090	47,839,020	49,757,049
Specie	56,762,958	55,001,757	57,889,074	56,383,695
Legal tender notes and notes of national banks	29,701,564	26,612,084	29,377,324	28,628,902
Cash items	51,735,740	43,786,979	53,319,276	44,664,135
Assets not included in any of the above heads	3,687,890	3,198,240	3,338,064	3,204,141
Add for cents	747	743	741	732
Total resources	$617,063,267	$608,287,575	$622,922,260	$616,932,782
LIABILITIES.				
Capital	$31,648,000	$32,253,000	$32,328,000	$33,478,000
Surplus, including all undivided profits (market value)	51,820,485	51,470,300	50,966,159	52,533,925
Unpaid dividends, reserve for taxes, rents and dividends	842,646	267,688	734,319	571,661
Preferred deposits, viz.:				
Due New York State savings banks	20,725,900	21,254,110	22,652,687	20,574,471
Due New York State savings and loan associations	671,893	751,125	700,451	548,014
Deposits secured by outstanding unmatured New York State bonds	3,283,365	3,688,510	3,344,302	3,523,349
Other deposits secured by pledge of bank assets	1,035,057	1,117,985	841,563	1,189,792
Deposits otherwise preferred	383,463	385,940	496,875	503,679
Due depositors, not preferred	462,310,497	454,863,507	461,358,071	456,316,413
Due to trust companies, banks and bankers	35,674,523	36,379,790	41,636,129	40,385,623
Bills payable	659,500	600,000	833,000	1,148,000
Other liabilities	8,007,514	5,255,211	7,030,288	6,159,427
Add for cents	424	409	416	428
Total liabilities	$617,063,267	$608,287,575	$622,922,260	$616,932,782

SUMMARY showing the Aggregate Resources and Liabilities of the State Banks in the Borough of Manhattan, City of New York, as shown by their reports on the several dates named below.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913.	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$7,535,237	$7,571,539	$7,513,190	$7,508,622
Other securities, market value	27,036,847	28,212,672	26,503,296	25,497,195
Real estate owned	11,697,220	11,634,765	11,722,533	11,753,239
Mortgages owned	2,435,202	2,412,453	2,399,353	2,329,264
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	4,233,312	3,864,390	3,628,182	3,482,912
Loans and discounts secured by other collateral	97,274,996	98,229,374	98,555,763	94,506,964
Loans and discounts without collateral	129,622,396	132,139,291	131,276,176	134,983,326
Overdrafts	41,634	44,770	34,559	42,445
Due from trust companies, banks and bankers	27,318,244	24,911,147	25,665,223	25,038,617
Specie	53,096,421	51,478,684	54,255,407	52,451,545
Legal tender notes and notes of national banks	20,894,104	18,611,348	21,163,295	20,337,308
Cash items	49,688,089	42,193,942	50,996,318	42,639,407
Assets not included in any of the above heads	2,342,920	2,177,146	2,264,387	2,108,337
Add for cents	112	113	128	110
Total resources	$433,216,734	$423,481,634	$435,977,810	$422,679,291
LIABILITIES.				
Capital	$19,200,000	$19,750,000	$19,750,000	$19,850,000
Surplus, including all undivided profits (market value)	37,064,927	37,049,778	36,765,935	37,090,632
Unpaid dividends, reserve for taxes, rents and dividends	529,864	119,828	404,372	321,248
Preferred deposits, viz.:				
Due New York State savings banks	15,526,935	15,960,861	17,107,852	15,298,012
Due New York State savings and loan associations	235,335	273,587	229,506	193,298
Deposits secured by outstanding unmatured New York State bonds	1,769,193	2,113,975	1,770,838	1,742,634
Other deposits secured by pledge of bank assets	81,960	86,364	89,788	92,458
Deposits otherwise preferred	263,777	235,378	250,994	240,666
Due depositors, not preferred	322,742,283	313,664,447	318,686,410	309,286,498
Due to trust companies, banks and bankers	29,270,360	30,160,835	35,217,310	33,320,693
Bills payable	175,000	300,000	200,000	750,000
Other liabilities	6,357,038	3,766,510	5,504,735	4,493,079
Add for cents	62	71	70	73
Total liabilities	$433,216,734	$423,481,634	$435,977,810	$422,679,291

SUMMARY showing the aggregate Resources and Liabilities of the State Banks (including the individual bankers) outside of the Borough of Manhattan, City of New York, as shown by their reports on the several dates named below.

RESOURCES.	Statement of condition Dec. 26, 1912.	Statement of condition March 7, 1913.	Statement of condition June 4, 1913	Statement of condition Sept. 9, 1913.
Stocks and bonds, viz.:				
Public securities, market value	$5,783,110	$6,313,546	$6,480,657	$6,627,579
Other securities, market value	23,870,556	23,953,917	23,832,097	24,949,528
Real estate owned	5,555,781	5,649,909	5,734,109	5,941,242
Mortgages owned	6,258,399	6,283,163	6,368,850	6,477,442
Loans and discounts secured by bond and m't'ge, deed or other real est. collateral	7,250,059	6,975,959	7,020,649	6,736,725
Loans and discounts secured by other collateral	32,218,904	31,388,958	30,658,043	31,891,705
Loans and discounts without collateral	66,156,140	66,714,239	69,339,143	71,468,011
Overdrafts	97,058	89,737	92,161	97,929
Due from trust companies, banks and bankers	20,789,264	23,297,943	22,173,797	24,718,432
Specie	3,666,537	3,523,073	3,633,667	3,932,150
Legal tender notes and notes of national banks	8,807,460	8,000,736	8,214,029	8,291,594
Cash items	2,047,651	1,593,037	2,322,958	2,024,728
Assets not included in any of the above heads	1,344,979	1,021,094	1,073,677	1,095,804
Add for cents	541	540	520	522
Total resources	$183,846,439	$184,805,851	$186,944,357	$194,253,391
LIABILITIES.				
Capital	$12,448,000	$12,503,000	$12,578,000	$13,628,000
Surplus, including all undivided profits (market value)	14,755,558	14,420,522	14,200,224	15,443,293
Unpaid dividends, reserve for taxes, rents and dividends	312,782	147,860	329,947	250,413
Preferred deposits, viz.:				
Due New York State savings banks	5,198,965	5,293,249	5,544,835	5,276,459
Due New York State savings and loan associations	436,558	477,538	470,945	354,716
Deposits secured by outstanding unmatured New York State bonds	1,514,172	1,574,535	1,573,464	1,780,715
Other deposits secured by pledge of bank assets	953,097	1,031,621	751,775	1,097,334
Deposits otherwise preferred	119,686	150,562	245,881	263,013
Due depositors, not preferred	139,568,214	141,199,060	42,671,661	147,029,915
Due to trust companies, banks and bankers	6,404,163	6,218,955	6,418,819	7,064,930
Bills payable	484,500	300,000	633,000	398,000
Other liabilities	1,650,476	1,488,701	1,525,553	1,666,348
Add for cents	268	248	253	255
Total liabilities	$183,846,439	$184,805,851	$186,944,357	$194,253,391

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK.

STATE BANKS.

1912.	October 5.	October 12.	October 19.	October 26.	November 2.	November 9.
Loans and investments	$296,090,300	$296,447,300	$294,969,700	$295,851,400	$296,654,900	$298,510,200
Specie	52,724,300	53,527,600	53,294,300	52,689,400	53,870,800	55,031,300
Legals	21,775,900	21,649,700	21,455,500	21,328,100	21,354,900	21,071,900
Deposits	337,965,000	338,256,200	339,310,600	337,691,200	340,062,400	342,147,100
Reserve on deposits	88,715,100	89,017,700	89,491,000	88,016,900	89,501,600	90,635,100
Percentage of reserve	27.1	27.1	27.3	27.1	27.2	27.4

TRUST COMPANIES.

Loans and investments	$1,134,538,300	$1,128,151,500	$1,116,055,700	$1,120,377,200	$1,108,622,100	$1,103,024,900
Specie	119,431,100	116,767,500	116,474,900	115,741,700	113,482,900	111,947,900
Legals	10,743,500	10,581,300	10,619,200	10,696,900	10,903,800	11,020,600
Deposits	1,204,765,300	1,180,520,200	1,173,326,200	1,168,616,400	1,154,338,100	1,143,704,800
Reserve on deposits	137,617,200	134,616,900	136,058,900	133,483,800	131,945,400	130,170,700
Percentage of reserve	16.0	15.9	16.4	16.0	16.2	16.2

STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.

Loans and investments	$599,416,900	$599,076,100	$594,643,100	$592,549,000	$588,996,600	$586,708,700
Specie	64,559,000	64,645,500	63,867,500	63,352,100	63,046,800	62,684,200
Legals	8,235,600	8,277,900	8,356,100	8,250,400	8,193,300	8,370,700
Total deposits	657,334,200	651,650,500	651,066,400	643,734,000	639,219,100	636,198,800
Deposits (eliminating amount due from New York city banks and trust companies)	603,918,400	601,232,400	597,080,100	595,625,000	589,409,800	584,448,000
Reserve on deposits	88,537,600	88,064,000	89,880,500	86,730,500	86,543,500	86,963,600
Percentage of reserve	18.2	18.2	18.6	18.1	18.2	18.4

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Continued*).

STATE BANKS.

1912.	November 16.	November 23.	November 30.	December 7.	December 14.	December 21.
Loans and investments	$298,793,200	$296,304,200	$296,935,100	$295,956,700	$291,533,100	$291,155,600
Specie	54,061,600	53,496,900	53,770,100	51,108,200	51,507,100	52,062,500
Legals	21,020,700	21,977,100	21,887,500	21,808,200	21,737,100	20,907,700
Deposits	342,478,400	339,451,700	338,782,700	335,762,400	331,154,600	330,876,400
Reserve on deposits	89,802,900	89,670,000	89,308,300	86,783,300	86,927,900	86,764,600
Percentage of reserve	27.1	27.3	27.2	26.7	27.1	27.0
TRUST COMPANIES.						
Loans and investments	$1,101,800,000	$1,095,787,100	$1,092,395,300	$1,077,005,100	$1,060,466,400	$1,051,092,400
Specie	110,637,900	110,524,500	109,500,900	113,362,300	105,810,300	105,148,500
Legals	10,758,900	10,635,700	10,661,700	10,835,900	10,746,100	10,538,400
Deposits	1,135,143,600	1,126,365,600	1,123,723,200	1,101,844,100	1,084,889,500	1,079,397,500
Reserve on deposits	128,132,000	127,945,300	126,989,800	131,266,800	123,191,500	122,301,700
Percentage of reserve	16.1	16.2	16.1	16.9	16.2	16.2
STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.						
Loans and investments	$587,368,100	$584,186,300	$581,762,000	$579,335,000	$572,323,300	$566,192,800
Specie	62,457,500	61,460,800	61,657,900	67,630,800	61,198,100	60,752,900
Legals	8,534,700	8,449,000	8,395,400	8,446,600	8,328,000	8,133,300
Total deposits	634,073,000	629,392,200	626,723,900	620,954,600	613,700,600	610,948,600
Deposits (eliminating amount due from New York city banks and trust companies)	586,472,900	582,586,800	579,164,600	573,360,100	565,948,400	559,965,300
Reserve on deposits	86,238,900	85,029,000	84,543,200	91,210,800	84,050,600	83,718,900
Percentage of reserve	18.3	18.2	18.1	19.6	18.4	18.4

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Continued*).

STATE BANKS.

1913.	December 28.	January 4.	January 11.	January 18.	January 25.	February 1.
Loans and investments	$292,274,000	$293,864,200	$295,912,500	$294,760,100	$294,369,500	$293,365,400
Specie	54,506,800	56,527,300	54,792,800	54,702,800	54,482,700	53,352,300
Legals	20,593,800	20,816,900	21,451,500	21,630,100	21,081,900	20,763,000
Deposits	334,487,500	339,186,400	340,756,800	341,008,000	340,076,700	338,502,300
Reserve on deposits	89,437,500	92,341,900	91,778,000	92,420,100	92,435,600	92,421,200
Percentage of reserve	27.5	28.0	27.7	27.9	28.0	28.1

TRUST COMPANIES.

Loans and investments	$1,048,774,600	$1,048,332,600	$1,052,709,900	$1,065,368,300	$1,068,645,500	$1,081,586,700
Specie	106,691,200	109,090,600	109,864,300	111,593,200	112,427,400	115,375,100
Legals	10,276,000	9,931,500	9,967,600	10,078,500	10,038,800	9,975,300
Deposits	1,080,602,600	1,095,078,700	1,105,138,900	1,131,048,500	1,147,295,000	1,168,732,000
Reserve on deposits	124,133,400	126,508,400	127,754,100	128,916,200	129,795,000	132,866,200
Percentage of reserve	16.2	16.3	16.2	16.1	16.3	16.6

STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.

Loans and investments	$564,689,600	$563,338,500	$563,848,000	$556,303,800	$557,147,400	$561,133,300
Specie	60,882,400	60,944,900	60,233,700	60,455,400	60,855,600	61,557,100
Legals	8,099,100	8,076,900	8,121,800	7,824,000	7,713,800	7,707,400
Total deposits	609,807,400	614,331,800	617,024,900	619,243,400	627,058,600	630,213,900
Deposits (eliminating amount due from New York city banks and trust companies)	557,343,000	557,045,000	558,008,500	555,397,000	557,804,800	561,881,900
Reserve on deposits	84,165,000	85,226,700	84,851,700	84,608,600	85,140,700	86,517,900
Percentage of reserve	18.5	18.7	18.5	18.6	18.8	18.8

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Continued*).

STATE BANKS.

1913.	February 8.	February 15.	February 21.	March 1.	March 8.	March 15.
Loans and investments	$297,236,900	$297,277,900	$298,317,200	$295,643,300	$297,685,400	$297,954,600
Specie	55,226,800	54,085,700	54,738,400	53,694,000	54,070,500	55,127,000
Legals	19,656,700	20,588,100	20,878,200	21,044,100	20,373,900	19,859,400
Deposits	343,192,800	342,515,000	341,905,000	339,311,300	340,775,400	341,406,300
Reserve on deposits	93,200,100	91,797,600	90,424,900	90,216,100	89,970,500	90,173,300
Percentage of reserve	27.9	27.6	27.3	27.4	27.2	27.2
TRUST COMPANIES.						
Loans and investments	$1,097,197,000	$1,108,187,300	$1,108,392,500	$1,103,704,500	$1,101,489,300	$1,094,664,700
Specie	113,435,300	116,637,600	119,243,200	119,422,900	118,329,900	117,462,800
Legals	9,935,700	10,165,400	10,033,300	10,028,400	9,796,700	10,491,500
Deposits	1,179,031,500	1,178,980,800	1,172,230,700	1,168,312,300	1,155,222,600	1,144,183,500
Reserve on deposits	128,595,000	133,737,200	135,768,500	135,896,100	135,010,100	134,116,600
Percentage of reserve	15.9	16.1	16.2	16.3	16.2	16.2
STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.						
Loans and investments	$564,698,600	$575,208,000	$577,160,100	$574,129,300	$579,315,300	$578,707,600
Specie	61,487,400	63,127,200	64,869,800	65,430,800	65,786,900	65,506,500
Legals	7,590,600	7,900,900	7,905,400	7,779,500	7,761,700	8,217,200
Total deposits	633,523,900	634,483,100	635,100,800	633,140,900	632,614,800	629,375,500
Deposits (eliminating amount due from New York city banks and trust companies)	564,666,900	577,016,100	578,042,000	574,149,300	580,003,300	579,534,700
Reserve on deposits	86,967,200	87,129,800	88,148,500	88,956,100	89,308,900	89,084,900
Percentage of reserve	18.9	18.4	18.5	18.8	18.7	18.7

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Continued.*)

STATE BANKS.

1913.	March 22.	March 29.	April 5.	April 12.	April 19.	April 26.
Loans and investments	$296,800,700	$294,883,900	$296,838,800	$300,084,800	$300,033,300	$298,683,500
Specie	54,393,000	52,536,800	52,147,200	54,474,900	55,376,600	55,002,100
Legals	20,399,400	21,450,700	21,140,600	21,613,900	20,903,300	21,328,900
Deposits	339,159,200	335,021,000	336,675,600	342,892,700	343,364,000	344,976,300
Reserve on deposits	89,280,900	88,235,300	88,132,400	90,956,000	91,249,100	93,324,900
Percentage of reserve	27.1	27.1	27.0	27.3	27.3	27.8
TRUST COMPANIES.						
Loans and investments	$1,080,111,500	$1,077,716,600	$1,069,916,300	$1,066,783,200	$1,061,021,900	$1,067,089,900
Specie	116,943,000	116,929,700	114,756,600	113,734,700	113,965,000	116,246,900
Legals	10,797,200	10,645,900	10,535,700	10,189,300	10,025,800	10,158,700
Deposits	1,133,262,400	1,127,893,800	1,123,681,900	1,112,816,200	1,117,295,000	1,136,089,200
Reserve on deposits	133,978,500	133,614,500	132,233,800	130,514,800	130,745,300	133,267,100
Percentage of reserve	16.4	16.5	16.4	16.5	16.5	16.7
STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.						
Loans and investments	$571,142,800	$568,775,000	$569,905,200	$571,137,000	$568,633,100	$566,037,500
Specie	65,025,500	65,514,200	64,899,400	64,870,500	64,729,500	64,727,800
Legals	8,205,400	8,233,600	8,104,200	8,408,200	8,273,900	8,334,800
Total deposits	625,944,300	623,914,100	626,843,000	625,942,900	628,976,900	635,347,600
Deposits (eliminating amount due from N. Y. city banks and trust companies)	571,772,100	569,120,800	570,729,800	571,898,600	570,043,500	568,302,600
Reserve on deposits	88,284,800	88,212,900	88,460,700	88,792,500	88,781,400	90,820,600
Percentage of reserve	18.8	18.9	18.9	18.9	19.0	19.5

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Continued*).

STATE BANKS.

1913.	May 3.	May 10.	May 17.	May 24.	May 31.	June 7.
Loans and investments	$301,651,500	$304,793,800	$303,035,400	$302,056,600	$301,088,700	$299,167,500
Specie	55,986,100	56,144,600	54,618,800	54,348,600	54,028,500	56,274,000
Legals	21,771,000	21,366,100	21,668,400	22,074,200	22,239,200	22,093,200
Deposits	348,016,600	351,806,800	348,651,700	346,411,200	344,687,100	345,103,700
Reserve on deposits	95,225,900	94,150,900	93,117,400	92,483,000	92,019,900	93,855,800
Percentage of reserve	28.2	27.6	27.5	27.5	27.5	28.0
TRUST COMPANIES.						
Loans and investments	$1,080,343,800	$1,082,139,200	$1,082,517,300	$1,085,854,600	$1,079,628,100	$1,078,809,100
Specie	117,667,900	116,251,200	120,407,100	117,877,900	118,243,300	117,394,600
Legals	10,435,400	10,397,100	10,592,700	10,534,100	10,510,000	10,368,700
Deposits	1,162,610,300	1,158,440,300	1,167,560,100	1,167,613,800	1,160,963,400	1,156,198,100
Reserve on deposits	135,466,000	134,459,300	138,183,200	135,404,900	135,753,200	135,453,400
Percentage of reserve	16.7	16.7	17.0	16.6	16.7	16.4
STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.						
Loans and investments	$568,023,300	$569,883,900	$571,914,800	$569,295,300	$567,190,000	$567,028,800
Specie	65,096,500	65,854,300	66,372,400	66,418,100	66,602,700	66,834,400
Legals	8,133,000	8,133,700	8,110,300	8,159,200	7,849,300	8,054,200
Total deposits	643,781,800	646,825,900	647,660,900	645,988,400	642,981,400	640,608,500
Deposits (eliminating amount due from N. Y. city banks and trust companies)	570,018,900	571,587,200	574,955,200	572,405,300	569,793,100	568,850,100
Reserve on deposits	91,461,600	92,223,200	92,141,600	91,108,300	90,738,400	91,070,200
Percentage of reserve	19.6	19.6	19.5	19.3	19.3	19.4

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Continued*).

STATE BANKS.

1913.	June 14.	June 21.	June 28.	July 5.	July 12.	July 19.
Loans and investments	$298,870,600	$297,603,600	$297,084,800	$296,806,900	$298,577,600	$297,738,100
Specie	61,573,400	57,699,500	55,289,000	57,192,000	57,209,500	56,642,000
Legals	22,257,800	22,214,800	21,936,800	20,590,800	21,898,300	21,280,200
Deposits	348,882,600	345,118,100	340,268,500	343,214,600	346,701,500	344,139,000
Reserve on deposits	98,681,900	95,275,600	92,370,000	93,993,100	95,878,100	93,669,800
Percentage of reserve	29.1	28.5	28.0	28.2	28.5	28.0
TRUST COMPANIES.						
Loans and investments	$1,067,057,900	$1,050,889,000	$1,046,990,300	$1,043,387,100	$1,036,403,500	$1,036,892,500
Specie	116,319,900	115,302,200	114,212,000	112,765,100	113,326,700	113,324,300
Legals	10,174,000	9,758,000	9,752,100	10,069,500	9,952,900	10,113,300
Deposits	1,138,355,100	1,142,870,000	1,140,097,300	1,149,076,200	1,130,506,900	1,126,554,600
Reserve on deposits	133,725,700	131,987,000	130,985,100	130,729,600	132,198,100	131,979,900
Percentage of reserve	16.8	17.0	16.9	16.6	16.9	17.0
STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.						
Loans and investments	$562,881,500	$557,404,400	$553,814,000	$554,274,300	$550,520,200	$548,740,800
Specie	66,339,600	65,856,100	65,552,000	65,085,300	65,500,500	65,421,500
Legals	7,914,600	7,606,200	7,557,900	7,488,900	7,753,000	7,593,500
Total deposits	634,359,000	632,925,700	629,686,500	635,587,200	626,519,500	623,644,500
Deposits (eliminating amount due from N. Y. city banks and trust companies)	564,114,400	559,446,000	554,793,200	560,172,200	556,030,600	554,423,300
Reserve on deposits	90,201,000	89,676,500	89,340,700	90,102,400	92,311,900	91,499,200
Percentage of reserve	19.5	19.7	19.7	19.3	20.0	20.1

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Continued*).

STATE BANKS.

1913.	July 26.	August 2.	August 9.	August 16.	August 23.	August 30.
Loans and investments	$296,110,700	$297,384,100	$296,637,200	$296,580,900	$296,337,800	$297,436,800
Specie	54,707,000	54,866,900	54,199,200	53,764,000	53,873,200	53,820,600
Legals	23,374,800	20,993,400	20,418,900	21,191,500	21,363,100	21,236,300
Deposits	342,269,100	340,952,800	338,970,900	339,481,500	338,784,300	339,607,700
Reserve on deposits	93,607,000	91,121,700	89,089,700	89,487,500	89,135,800	89,150,000
Percentage of reserve	28.1	27.5	27.0	27.1	27.7	27.0
TRUST COMPANIES.						
Loans and investments	$1,032,413,800	$1,031,438,100	$1,030,826,400	$1,031,663,200	$1,025,680,200	$1,033,606,700
Specie	113,280,400	112,539,800	112,845,900	110,883,700	110,109,400	109,888,700
Legals	10,081,600	10,099,200	10,252,100	10,510,500	10,222,200	10,564,200
Deposits	1,128,910,500	1,123,616,000	1,114,954,300	1,114,259,000	1,110,681,500	1,124,553,400
Reserve on deposits	131,324,300	130,573,900	131,426,000	129,201,400	128,111,600	127,928,800
Percentage of reserve	17.0	16.8	17.1	16.9	17.1	16.6
STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.						
Loans and investments	$547,579,900	$546,061,200	$544,380,600	$543,471,700	$539,683,300	$541,569,600
Specie	65,158,800	64,140,800	63,450,900	63,219,300	62,661,100	62,869,400
Legals	7,493,800	7,498,600	7,742,400	7,885,700	7,753,500	7,777,200
Total deposits	622,872,300	617,335,600	615,650,400	615,811,600	613,459,100	618,865,500
Deposits (eliminating amount due from New York city banks and trust companies).	551,966,700	549,483,700	547,021,500	546,611,900	543,895,300	543,398,400
Reserve on deposits	90,666,200	89,002,600	88,804,500	88,468,400	87,039,100	86,995,100
Percentage of reserve	20.0	19.8	19.9	19.9	19.8	19.7

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (*Concluded*).

STATE BANKS.

1913.	September 6.	September 13.	September 20.	September 27.
Loans and investments	$297,260,000	$297,383,300	$297,603,900	$297,525,800
Specie	53,558,100	53,107,600	53,439,900	54,296,500
Legals	21,258,300	21,356,800	21,586,500	21,870,600
Deposits	340,516,900	340,158,600	340,369,300	339,165,400
Reserve on deposits	90,522,600	89,299,000	89,168,700	89,680,700
Percentage of reserve	27.3	27.0	27.0	27.2
TRUST COMPANIES.				
Loans and investments	$1,048,970,800	$1,051,731,000	$1,065,703,300	$1,066,099,400
Specie	113,358,400	114,173,000	114,483,900	113,000,200
Legals	10,204,700	9,902,600	9,904,600	9,931,500
Deposits	1,130,591,400	1,117,225,500	1,125,464,000	1,124,724,100
Reserve on deposits	131,124,900	132,224,900	132,195,600	130,230,400
Percentage of reserve	16.6	16.6	16.4	16.3
STATE BANKS AND TRUST COMPANIES NOT IN CLEARING HOUSE.				
Loans and investments	$547,060,600	$551,463,800	$561,083,500	$565,515,200
Specie	63,346,600	63,487,800	63,654,300	63,571,300
Legals	7,786,500	7,956,400	8,005,500	7,952,000
Total deposits	622,292,500	616,292,300	622,030,800	624,985,500
Deposits (eliminating amount due from New York city banks and trust companies)	550,927,100	555,751,800	565,583,600	568,255,800
Reserve on deposits	88,338,000	88,873,000	88,338,600	87,338,900
Percentage of reserve	19.6	19.5	19.0	18.7

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1912.	October 5.	October 12.	October 19.	October 26.	November 2.	November 9.	November 16.
Loans and discounts	$113,878,200	$114,909,300	$114,991,900	$115,270,100	$115,511,900	$116,552,000	$116,422,400
Total deposits	120,084,500	120,507,200	121,223,600	121,090,600	121,330,500	123,253,400	123,993,200
Total reserve	23,700,900	22,544,900	22,594,600	22,363,300	22,135,500	23,186,000	23,949,200
Average reserve	20.9	19.8	19.8	19.7	19.5	20.0	20.7

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.

Loans	$172,486,600	$173,236,100	$173,614,600	$173,985,600	$174,757,400	$173,602,100	$176,574,200
Total deposits	178,888,500	178,454,000	180,244,200	178,581,600	179,047,100	179,834,100	180,941,800
Total reserve	22,701,100	21,999,000	23,222,800	21,219,300	20,948,200	22,179,000	21,914,300
Average reserve	13.7	13.3	13.9	12.8	12.6	13.3	13.2

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1912.	November 23.	November 30.	December 7.	December 14.	December 21.	December 28.	January 4. *
Loans and discounts	$116,241,000	$116,290,900	$116,709,300	$115,862,500	$115,893,600	$115,820,100	$115,955,800
Total deposits	123,916,400	122,584,000	123,010,700	122,007,500	121,415,500	120,617,400	121,420,800
Total reserve	23,901,900	22,892,700	22,692,400	22,612,200	21,785,500	21,288,000	21,555,800
Average reserve	20.6	19.9	19.7	19.7	19.2	18.7	18.9

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.

Loans	$178,161,300	$177,888,000	$177,844,100	$176,909,300	$175,025,700	$175,151,000	$174,559,200
Total deposits	181,611,000	181,095,600	181,646,900	180,655,700	179,837,800	179,009,800	181,290,100
Total reserve	20,458,700	20,133,900	20,716,100	20,496,800	20,812,600	20,602,200	22,729,500
Average reserve	12.4	12.2	12.5	12.4	12.6	12.5	13.6

*1913

STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (*Continued*).

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1913.	January 11.	January 18.	January 25.	February 1.	February 8.	February 15.	February 21.
Loans and discounts	$115,972,400	$115,288,100	$115,180,300	$114,841,300	$114,066,700	$114,509,700	$115,515,300
Total deposits	121,402,300	120,764,600	120,340,900	120,571,300	120,340,300	121,040,300	122,931,900
Total reserve	21,461,600	21,507,800	22,229,500	21,802,900	22,412,800	23,030,200	23,605,500
Average reserve	18.8	18.9	18.7	19.2	19.8	20.4	20.4

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.

Loans	$174,251,100	$174,130,600	$174,328,300	$175,180,700	$175,528,900	$176,381,000	$178,048,800
Total deposits	182,043,200	181,648,400	181,798,700	183,219,000	185,166,200	185,638,600	185,977,600
Total reserve	23,774,200	23,370,700	23,494,500	24,513,000	25,951,600	25,845,400	24,365,900
Average reserve	14.2	14.0	14.0	14.5	15.2	15.1	14.1

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1913.	March 1.	March 8.	March 15.	March 22.	March 29.	April 5.	April 12.
Loans and discounts	$115,654,900	$115,612,800	$115,681,200	$116,579,500	$116,738,100	$116,738,500	$117,031,200
Total deposits	122,229,500	122,539,900	122,667,000	122,418,900	121,890,700	122,848,200	122,294,300
Total reserve	22,888,700	22,894,500	23,095,700	22,159,300	21,777,600	22,515,300	21,759,600
Average reserve	19.9	19.8	19.9	19.2	19.0	19.4	18.9

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.

Loans	$178,941,500	$178,615,500	$179,778,700	$180,468,500	$180,420,200	$179,779,600	$180,156,000
Total deposits	185,535,700	185,164,600	185,239,600	184,732,900	184,069,300	185,273,300	185,076,400
Total reserve	23,200,000	23,021,300	22,330,700	21,411,500	20,940,500	22,721,000	22,747,600
Average reserve	13.5	13.4	13.1	12.5	12.3	13.3	13.3

STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (*Continued*).

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1913.	April 19.	April 26.	May 3.	May 10.	May 17.	May 24.	May 31.
Loans and discounts	$116,984,500	$116,742,100	$116,718,900	$117,162,200	$117,182,500	$116,394,100	$116,350,600
Total deposits	123,018,700	122,386,200	121,909,900	122,113,700	122,497,000	122,403,400	121,681,700
Total reserve	22,103,900	22,230,000	22,076,800	21,815,300	22,080,800	22,514,700	21,940,700
Average reserve	19.1	19.3	19.2	19.0	19.1	19.6	19.2

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.

Loans	$180,334,600	$180,340,500	$180,158,800	$179,421,800	$179,371,200	$178,896,300	$178,713,500
Total deposits	184,674,000	184,605,800	185,185,400	185,461,000	184,431,700	183,764,900	183,386,100
Total reserve	21,745,300	21,918,300	22,246,200	23,341,600	22,387,900	22,219,200	22,000,600
Average reserve	12.7	12.8	13.0	13.6	13.2	13.1	13.0

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1913.	June 7.	June 14.	June 21.	June 28.	July 5.	July 12.	July 19.
Loans and discounts	$116,726,100	$116,389,500	$116,640,900	$116,552,600	$116,645,900	$117,381,100	$117,580,200
Total deposits	122,491,200	121,849,400	121,913,000	121,977,700	122,629,500	123,394,700	124,109,600
Total reserve	22,403,900	22,192,200	22,429,900	21,924,200	22,365,700	24,154,900	24,252,100
Average reserve	19.4	19.3	19.6	19.1	19.4	20.9	20.9

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.

Loans	$178,251,500	$177,712,700	$177,227,300	$176,781,300	$176,035,000	$175,285,800	$175,825,100
Total deposits	184,300,900	183,438,000	183,597,400	183,383,300	185,343,900	185,343,400	184,088,700
Total reserve	23,097,400	22,833,000	23,474,000	23,262,600	24,619,700	25,393,600	24,015,100
Average reserve	13.5	13.5	13.8	13.7	14.4	14.8	14.2

STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (*Concluded*).

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1913.	July 26.	August 2.	August 9.	August 16.	August 23.
Loans and discounts	$117,683,400	$118,288,600	$119,037,900	$119,544,600	$119,808,600
Total deposits	123,401,200	123,348,300	124,255,000	125,241,000	125,414,800
Total reserve	23,467,700	23,009,800	23,563,200	23,339,800	23,531,500
Average reserve	20.3	19.9	20.2	19.8	20.0
TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.					
Loans	$175,969,600	$175,905,900	$175,563,400	$175,545,900	$176,031,300
Total deposits	183,331,000	183,143,200	184,312,700	183,333,700	182,443,400
Total reserve	23,439,400	22,991,400	24,835,000	23,702,900	22,739,200
Average reserve	13.8	13.6	14.5	14.9	13.5

STATE BANKS OUTSIDE OF GREATER NEW YORK.

1913.	August 30.	September 6.	September 13.	September 20.	September 27.
Loans and discounts	$119,663,000	$120,088,400	$120,984,400	$121,425,500	$121,885,200
Total deposits	125,188,200	126,273,900	126,434,200	127,762,400	127,327,600
Total reserve	23,483,100	24,138,600	23,933,500	24,072,400	23,451,800
Average reserve	20.0	20.4	20.2	20.1	19.6
TRUST COMPANIES OUTSIDE OF GREATER NEW YORK.					
Loans	$175,598,300	$175,415,100	$175,502,700	$175,720,700	$176,442,800
Total deposits	182,111,100	183,283,800	183,382,400	183,106,200	183,137,400
Total reserve	22,846,800	24,325,900	24,289,700	23,547,800	23,127,500
Average reserve	14.1	14.3	14.3	13.9	13.6

DEPOSITARIES OF LAWFUL MONEY RESERVE.

The following is a list of State and National Banks and Trust Companies which have been approved and designated by the Superintendent of Banks as depositaries of lawful money reserve, pursuant to sections 67 *and* 198 *of chapter* 2 *of the Consolidated Laws as amended, to wit:*

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profits as shown per last report.
ALBANY.		
Albany Trust Company, The	$400,000	$323,506
First National Bank	600,000	371,942
Mechanics and Farmers' Bank	250,000	1,084,822
National Commercial Bank	1,000,000	1,740,812
New York State National Bank	500,000	743,420
Union Trust Company of Albany, N. Y., The	250,000	512,820
AUBURN.		
Auburn Trust Company	150,000	163,879
National Bank of Auburn	200,000	163,206
Cayuga County National Bank	200,000	260,005
BROOKLYN.		
Brooklyn Trust Company	1,500,000	3,699,725
Citizens Trust Company	1,000,000	283,384
First National Bank	300,000	706,123
Franklin Trust Company	1,000,000	1,197,308
Hamilton Trust Company	500,000	1,061,474
Home Trust Company of New York	750,000	379,224
Kings County Trust Company	500,000	2,352,397
Manufacturers' National Bank	252,000	928,133
Mechanics' Bank	1,000,000	527,441
Nassau National Bank	1,000,000	1,144,233
Nassau Trust Company of the City of Brooklyn	600,000	354,008
National City Bank of Brooklyn	300,000	583,690
People's Trust Company	1,000,000	1,543,611

BUFFALO.		
Bank of Buffalo, The	1,000,000	1,500,911
Buffalo Trust Company	200,000	47,492
Central National Bank of Buffalo	200,000	212,079
Citizens Bank of Buffalo	200,000	251,412
Columbia National Bank	2,500,000	2,678,463
Commonwealth Trust Company, Buffalo	500,000	460,656
Fidelity Trust Company of Buffalo	500,000	367,481
German-American Bank of Buffalo	500,000	601,362
Manufacturers and Traders' National Bank	1,000,000	1,569,028
Marine National Bank, The	2,000,000	1,868,944
People's Bank of Buffalo	600,000	670,195
Union Stock Yards Bank	250,000	77,271
ELMIRA.		
Chemung Canal Trust Company	600,000	509,749
JAMAICA.		
Bank of Long Island	750,000	518,238
Queens County Trust Company	600,000	106,937
MOUNT VERNON.		
Mount Vernon Trust Company	200,000	363,644
NEW YORK CITY — (Borough of Manhattan).		
American Exchange National Bank	5,000,000	4,750,337
Astor Trust Company	1,250,000	1,266,567
Bank of America	1,500,000	6,300,931
Bank of the Metropolis	1,000,000	2,305,781
Bankers Trust Company	10,000,000	14,860,479
Bank of New York National Banking Association	2,000,000	4,233,704
Bowery Bank of New York, The	250,000	784,605
Broadway Trust Company	1,500,000	824,438
Central Trust Company	3,000,000	17,902,395
Century Bank of the City of New York	500,000	500,308
Chase National Bank	5,000,000	10,096,941
Chatham and Phoenix National Bank	2,250,000	1,333,467
Chemical National Bank	3,000,000	7,696,629
Citizens Central National Bank	2,550,000	2,347,593

RESERVE DEPOSITARIES — (*Continued*).

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profits as shown per last report.
NEW YORK CITY — (Borough of Manhattan) — (*Continued*).		
Coal and Iron National Bank	$1,000,000	$558,960
Columbia Bank	300,000	728,329
Columbia-Knickerbocker Trust Company	2,000,000	7,125,917
Corn Exchange Bank	3,000,000	6,048,701
Empire Trust Company	1,500,000	1,596,543
Equitable Trust Company	3,000,000	10,476,204
Farmers Loan and Trust Company	1,000,000	5,980,390
Fidelity Trust Company	1,000,000	1,330,528
Fifth National Bank	250,000	491,769
First National Bank	10,000,000	22,196,172
Fourth National Bank, The	5,000,000	5,885,602
Fulton Trust Company	500,000	707,623
Garfield National Bank, The	1,000,000	1,297,630
German American Bank, The	750,000	678,250
German Exchange Bank of the City of New York, The	200,000	825,620
Germania Bank of the City of New York, The	200,000	1,038,639
Greenwich Bank of the City of New York	500,000	1,080,863
Guaranty Trust Company of New York	10,000,000	23,672,235
Hanover National Bank	3,000,000	14,621,251
Harriman National Bank	500,000	793,096
Hudson Trust Company	500,000	628,887
Importers and Traders' National Bank	1,500,000	7,841,431
International Bank, The	500,000	133,502
Irving National Bank	4,000,000	3,339,376
Lawyers Title Insurance and Trust Company	4,000,000	5,614,017
Liberty National Bank	1,000,000	2,810,718
Lincoln National Bank	1,000,000	1,791,645
Lincoln Trust Company	1,000,000	528,450
Manhattan Company, The	2,050,000	4,993,418
Market and Fulton National Bank	1,000,000	1,923,329
Mechanics' and Metals National Bank	6,000,000	8,932,501
Merchants' Exchange National Bank	600,000	513,797

Merchants' National Bank	2,000,000	2,152,693
Metropolitan Bank	2,000,000	1,833,949
Metropolitan Trust Company	2,000,000	6,156,606
Mutual Alliance Trust Company	1,000,000	421,604
Mutual Bank, The	200,000	464,426
National Bank of Commerce	25,000,000	14,326,024
National City Bank	25,000,000	31,734,070
National Park Bank	5,000,000	14,326,024
National Reserve Bank	1,200,000	379,254
New Netherland Bank	200,000	320,610
New York Life Insurance and Trust Company	1,000,000	3,803,845
New York Pruduce Exchange Bank	1,000,000	925,721
New York Trust Company	3,000,000	11,993,211
Pacific Bank, The	500,000	983,303
People's Bank in the City of New York, The	200,000	464,030
Public Bank	600,000	267,980
Seaboard National Bank	1,000,000	2,485,852
Security Bank of New York, The	1,000,000	364,012
The State Bank	1,000,000	491,643
Title Guarantee and Trust Company	5,000,000	11,437,088
Union Exchange National Bank	1,000,000	991,018
Union Trust Company of New York	3,000,000	5,347,859
United States Mortgage and Trust Company	2,000,000	4,376,549
United States Trust Company of New York	2,000,000	14,314,790
Washington Trust Company	500,000	1,360,234
West Side Bank	200,000	888,013
POUGHKEEPSIE.		
Fallkill National Bank	200,000	350,369
Farmers and Manufacturers' National Bank	200,000	247,477
*Poughkeepsie Trust Company	125,000	159,652
ROCHESTER.		
Alliance Bank	275,000	416,378
Central Bank of Rochester	250,000	269,431
Fidelity Trust Company of Rochester	200,000	247,033
Lincoln National Bank	1,000,000	1,533,674

*Depositary for reserve of trust companies only.

RESERVE DEPOSITARIES — (*Concluded*).

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profits as shown per last report.
ROCHESTER — (*Concluded*).		
National Bank of Commerce	$750,000	$792,779
Merchants Bank of Rochester	300,000	361,287
Rochester Trust and Safe Deposit Company	500,000	983,444
Security Trust Company of Rochester	300,000	614,413
Union Trust Company of Rochester	200,000	259,298
SYRACUSE.		
Commercial National Bank	500,000	319,551
*State Bank of Syracuse	100,000	547,803
Syracuse Trust Company	300,000	477,499
*Trust and Deposit Company of Onondaga	100,000	473,365
TROY.		
Manufacturers National Bank	150,000	665,465
Security Trust Company of Troy	200,000	191,877
Troy Trust Company, The	200,000	204,732
UTICA.		
Citizens Trust Company of Utica, N. Y.	300,000	321,180
First National Bank of Utica	1,000,000	1,459,886
Oneida National Bank	600,000	813,366
Second National Bank of Utica	300,000	390,842
Utica City National Bank	1,000,000	361,565
Utica Trust and Deposit Company	400,000	503,994
WATERTOWN.		
The Northern New York Trust Company	400,000	409,635
YONKERS.		
Westchester Trust Company	300,000	246,168

*Depositary for reserve of trust companies only.

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